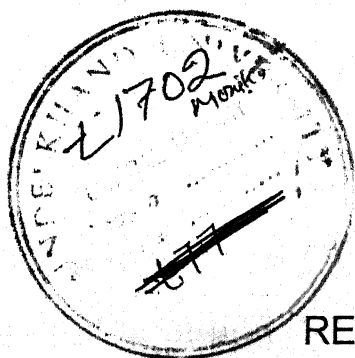


# **DEVELOPMENT OF ENTREPRENEURSHIP AMONG WOMEN**

**(A CASE STUDY OF BUNDELKHAND REGION)**

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## CERTIFICATE

This is to certify that Mrs. Manisha Chaubey has worked under my supervision for her Thesis entitled "Development of Entrepreneurship Among Women" (A case study of Bundelkhand Region) for the degree of Doctor of Philosophy in Economics in Bundelkhand University, Jhansi and that the Thesis embodies the work of the candidate herself. She has worked with me for more than twenty-four months.

*Renu Mathur*

(Dr. Renu Mathur)

## PREFACE

The word "Entrepreneur" is derived from the word "Enterprise". In fact had it not been for the enterprising nature of humans we would still be living in caves? If enterprise is the key to man's development, women is the progenitor of human race. Both of them together can become a potent force, capable of moulding history. A peep into the past will reveal that all those societies which have acknowledged the importance of women have flourished and prospered. The women entrepreneur can be a catalyst of change capable of transforming the society dramatically.

The Bundelkhand Region is a backward region of Uttar Pradesh and Madhya Pradesh with hardly any industrial development and lacking in infrastructural facilities so essential for growth of Industry. But whatever it might be lacking in resources is made up by the spirit of its people in ample measure. So I felt it would be interesting to study how the women entrepreneurs of this region have managed to survive despite various drawbacks, the problems they have encountered and their solution.

My study is an endeavour to discover what derives the Women Entrepreneurs of Bundelkhand – their strengths and weakness and what measures can be undertaken to remove the hurdles they face. Perhaps my research will help to bring to light those inherent flaws that mar their progress and those bulwarks that bolster their strength. This has been an unexplored territory so far since systematic and

comprehensive data and information about the women entrepreneurs of this region is hard to come by.

So if my study helps the administration, the Government and the people to understand and be aware of the pitfalls confronting these enterprising women that something might be done to improve their status. It might be labour well worth the efforts. Lets not deny the fact if “Behind every successful man there a woman” – “Behind every successful society there are its women”.

## ACKNOWLEDGEMENT

I am deeply indebted to, and wish to record my regards and sincere thanks to Dr. Renu Mathur, Reader in Economics, Department of Economics, Bundelkhand (PG) College, Jhansi, for her encouragement and valuable guidance during my present research work, without which this onerous task would not have been completed.

I am also thankful to Dr. Chandrakant Awasthi, Lecturer in Economics, Department of Economics, Bundelkhand (PG) College, Jhansi, for helping me and encouraging me.

I would like to thank Mrs. Geetanjali Agrawal and Ms. Anita Vasudev, teaching in Bhel Shiksha Niketan, BHEL, Jhansi, for their valuable help in my work.

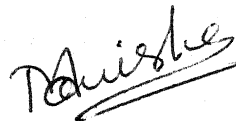
I am thankful to Mr. Kulwant Singh, Principal Guru Harikrishan Degree College, Jhansi, for his valuable suggestions.

I am also thankful to all the officials of governmental and non-governmental agencies for providing me required literature and materials for this research work. I am also thankful to all the women entrepreneurs, for giving me co-operation in providing information of their enterprises for the study.

I shall fail in my duties if I do not acknowledge my sincere thanks to all those from whose published works (as given in bibliography). I have taken some help for the present work.

I am also thankful to Mr. Gopala Nand Saxena of E.C.A. Computer centre for doing typing work for me and helping me by giving me time for my work from his busy schedule.

Last, but not the least, I express my deep sence of gratitude to my husband Mr. Manish Chaubey, my daughter Priyasha, my in-laws Mrs. and Dr. S.N.Chaubey and my all family members for extreme co-operation and inspiration, even at the cost of their personal inconvinience, without which it would not have been possible to undertake and complete research work, for me.

A handwritten signature in cursive script, reading 'Manisha', with a horizontal line underneath.

MANISHA CHAUBEY

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## **1.CHAPTER :- Introduction**

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# Chapter-1

## INTRODUCTION

### 1.1 Meaning of Entrepreneurship

The term "Entrepreneurship" like many other economic terms, has long been a controversial subject. The term has become a very difficult term. For centuries it has boggled the minds of many thinkers, social scientists and business experts. This was because the term 'Entrepreneurship' was relatively easily understood but practically it was very difficult to clearly define it.

The concept of entrepreneurship and its theory have evolved over more than two centuries. But the concept of entrepreneurship did not find any place in early English Economic Thought. From Adam Smith to Marshall, the economists made no efforts to define or conclude entrepreneurship in their economic literature. They did not use the word entrepreneur or entrepreneurship at all. Instead, they used the word employer, the master, the merchant and the undertaker.

The entrepreneur and his risk-bearing function was first identified in the early 18<sup>th</sup> century by Richard Cantillon who invented the term 'Entrepreneur'. According to him, the entrepreneur buys factor services at 'certain' prices with a view to selling their product at "uncertain"

price in the future. Thus, the entrepreneur was defined by a unique constitutive function; the bearing of non-insurable risk.(1)

According to J.B. Say, the term 'entrepreneur' denotes a person who discharges the entrepreneurial function of coordination, organization, supervision and risk-bearing.(2)

Max Weber(1930) defined an entrepreneur by elaborating his qualities as an innovator, a calvinist, a man with unusual will and energy and a man with no capital but endowed with an unusually strong character, clarity of vision and an ability to act. He highlighted the importance of strong will power. (3)

According to Joseph A Schumpeter, entrepreneur is basically an innovator, and innovator is one who introduces new combinations. In his system entrepreneurship is essentially a 'creative activity'.(4)

Mc Clelland, like others, identified two characteristics of entrepreneurship. First doing things in a 'new and better way' this is synonymous with the innovative characteristics given by Schumpeter, and secondly decision making under uncertainty, i.e., risk as identified by Cantillon.(5)

Websters Standard Dictionary describes entrepreneurs as a person who establishes, owns, manages and assumes full control and risk of a business.(6)

Whatever be the definition of entrepreneur or entrepreneurship, it is catching worldwide attention, especially in developed and developing countries. There is increasing realization about the potential contribution of entrepreneurs amongst policy formulators, researchers

and small business teachers. It is being increasingly recognized that entrepreneurship hold the key to many socio-economic problems of developing and developed countries. It is now widely accepted that entrepreneurship helps in generating more jobs at lesser costs, quickening the rate of economic growth, reducing regional imbalances and exploiting full potential of enterprising persons.

One can safely conclude that entrepreneurship implies a commitment to expand and grow which is one of the major determinants of industrial development particularly for a developing country, like India.

## 1.2 The Concept of women Entrepreneurship

Both the developed and under- developed countries believe that industrialisation is the only answer to a disrupted economy. In our country it is very difficult to change it into a fully developed country because we have vast population growth. To industrialize such a vast country, we need both men and women entrepreneurs only men entrepreneurs will not do so. The joint efforts of both men and women can change our economy.

In the ancient economy we had only men entrepreneurs, women workers were there, but woman entrepreneurship was not there. Women, in the true sense, are the pivotal elements around whom the society does revolve.

Women entrepreneurs may be defined, as the women or a group of women who initiate, organize and operate a business enterprise.

Women who innovate, imitate or adopt an economic activity can be called as women entrepreneurs. The Government of India has defined a woman entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women" On this basis government offers incentives and concessions to women entrepreneurs. However women entrepreneurs severely criticize this definition which sets out a condition of employing more than 50% women workers. They point out that this is discriminatory and any enterprise set- up by women should qualify for the concessions offered to women entrepreneurs.

### **1.3 Role of women Entrepreneurs.**

Women in our country have always remained a victim of neglect and discrimination and were not allowed to perform their due role in the economic or social life of the society. Reconising the injustice against women in the past, the special care was taken in our constitution to guarantee equality of rights and opportunities for women in political and social fields and to specifically prohibited any discrimination particularly in matters of employment, wages and condition of work.

In the traditional society, Women's role was naturally limited to the family. Since she was the bearer of children, she was fully occupied with her duties as a mother and homemaker. This was not a small job,

because the traditional households may be described as both a production and a consumption unit. The man's responsibility was to provide the household with the raw materials which were then converted by women into consumable products.

In spite of forming 50% of the total population of the world women do not own even 1% of the world's property.(7) Their role and contribution in industrialisation have remained unaccounted. The position of women has remained neglected. Their share in the business is very small.

Women have all along participated in outdoor occupation, in the fields and taking part in agricultural activities in the farm tending to cattle and poultry. There have always been some professional working women, using their educational skill for being teachers, doctors, nurses, secretaries, hairdressers, fashion designers etc. However, it was realized that they had to play their role in the economic maintenance of the country. The reason for this change was increase in number of educated women and their desire for economic independence. Women are also doing some non-traditional activities which were dominated by male members only. These activities are electrical equipments, readymade garments and hosiery products, services such as beauty parlors, carpets weaving, printing work, fast food services etc.

This is the time when women should come out of their homes and give shape to their creativity and entrepreneurship. Political developments in India have also been responsible for determining the

role of women in national development. It is an accepted fact that the role of women in national development is a crucial one.

Women play important role in joining, social-progress with economic growth of developing countries. The specific role of women in the economic efforts has not yet been clearly defined but the need for "Integration of women into development" is being particularly felt by women themselves.(8) with the increase number of women getting education, there is considerable awareness among women to be self-employed and gradually the role of women is changing in the society.

#### **1.4 Functions of Women Entrepreneurs.**

A woman entrepreneur has five functions to perform just like any male entrepreneur. They are as follows:

- i. She has to explore the prospects of starting new enterprise
- ii. Undertakes risks and handles economic and non-economic uncertainties.
- iii. Introduces new innovations or imitation of successful ones in existence.
- iv. Co-ordinates, administrates, controls and
- v. Supervises and provides leadership in all aspects of the business.

All these functions appear to be somewhat uneven in character. It mixes –up what may always be generally important for an entrepreneur every where. Further, these functions are also not always of equal importance. For instance risk taking and innovation are paramount for establishing or diversifying an enterprise. Co-ordination and supervision become increasingly important in improving the efficiency and assuring smooth balanced operation of the undertakings. In women industrial undertakings all these functions are usually performed by the same lady. Most likely she is also the owner of the enterprise.

### **1.5 Problems faced by women entrepreneurs**

While running an industry a woman entrepreneur has to face many problems. Though some common problems are which men and women both face, but a woman has to bear the burden of both business and domestic commitments. At times marital relationship gets affected because of lack of time and understanding. Some times lack of support from the husband create problems in married life. Business can also affect the relationship between the woman and her children. Another problem is that of 'stress' related ailments due to the extraordinary pressure of business. In spite of constitutional and legal equality the attitude of the society is not equal towards women. The negative attitude of the society creates difficulties at all levels. Women generally do not have property in their names, so they also face great difficulties in getting finance or capital. Because to get bank credit some collateral

security is required. Women have some jewellery but that cannot be given as security without the permission of husbands or in-laws. And male members of the family do not like to risk their capital in the business started by women. Thus women have to fight against many problems all the way.

There are certain problems which majority of women face before starting a business. Some of them are :-

**1) Family Involvement:**

In our country, it is the woman's duty to look after the children and other members of the family. Her involvement in family problems is so much that she does not get time to play any role in economic development. Male members always play a passive role in household and do not allow woman to come out and to start any venture.

**2) Male Dominant Society:**

Women are discriminated against at every step. When a woman attains a managerial position in a business she has to face hostile reactions from her male-colleagues. The male superiority ego complex creates barrier in the path of success. This male dominant-feature simultaneously exists in Bundelkhand region.

**3) Lack of Education:**

The literacy rate among females is very low in our country i.e. 43%. While male members are pushed into higher education, female members are discouraged even if they are willing and

capable. Whatever knowledge she gets from schools and colleges is not sufficient to solve any business problems.

**4) Need for Achievement and Economic Independence is absent.(9)**

Need for achievement, financial independence and autonomy are the basic things required in a successful entrepreneur. In our country these basic requirements are absent or found in negligible quantities in a woman. She can see herself only in the image of a good mother, wife and housemaker. Therefore, when the urge is absent how can she be motivated to be an entrepreneur.

**5) No Risk Bearing capacity:**

A woman leads a protected life throughout her lifetime since her childhood, she relies on her parents, in adulthood on her husband and in-laws and in old age she depends on her husband and sons. Hence she does not have confidence to face risk all alone. In this case how can she become an entrepreneur, when the business is nothing but a risk bearing enterprise?(10)

**6) Lack of Information and Experience.(11)**

This is the another important problem, which a woman entrepreneur faces. This lack of information and experience creates problems in selecting technology, market and location and also creates problems related to labour and finance. Our Government is taking various steps to create favorable conditions

for women entrepreneurs to play a significant role in the rapid development of India.

#### **7) Low Mobility-**

Women do not travel from one place to another as compared to men. Women entrepreneurs are greatly handicapped by their inability to travel from one place to another for business reasons. Most of the women in many cases have dropped out of business because of the problems created by officials who forced them to run from one place to another.

#### **8) Family ties-**

In our country family ties are very strong. Here looking after the children and other members of the family are looked upon as the duty of a woman. Married women entrepreneurs have to make a fine balance between business and home. Their success mainly depends on the support given by the family. One can see in our country that behind the success of female entrepreneurs there is always the unstinted support of the family or the woman concerned is a spinster without any family responsibilities. Occupational background of families and education level of husbands have direct bearing on the development of woman entrepreneurship.

#### **9) Intense competition-**

Women entrepreneurs have to face tough competition for their products in the market. They also have to compete with organized industries and male entrepreneurs. They also have the

problem of being questioned about the quality of their product since women have produced it. In fact this is the fact that women entrepreneurs are more sincere in maintaining the quality and time schedule.

## **1.6 Challenges before Women Entrepreneurs**

With the pace of new economic reforms in our country, there would be a widespread development of business and industry throughout the length and breadth of the country. Women entrepreneurs are bound to get the best deal in the country, provided they overcome certain constraints on their part.

- 1) Commonly it is analyzed that the women are not adequately educated. The percentage of literacy among women is approximately 43% and generally a woman is not allowed to learn more than other male members of the family. Even in urban areas a woman does not get any opportunity easily to acquire the advanced knowledge of science and technology. As a result of which she has no idea, in what area of business activity she should become a manufacturer.
- 2) Generally women do not have complete independence in taking a decision to start a business enterprise. They are influenced by the male members of their family.

- 3) Most of them do not have economic independence, as a result of it they find it difficult to raise funds for investment in business.
- 4) A woman in the family is not allowed to take any risks on the contrary she is discouraged by the family members for starting a business enterprise. Therefore the risk-bearing factor which is essential for entrepreneurship is absent in her case.
- 5) Woman is not granted permission to interact with others in matters relating to business in the market, in the society; hence does not get the proper advantage of the market opportunities, which are available.
- 6) Most of the women get married at a very early age and then their bookish knowledge of schools and colleges becomes stale.
- 7) There is no positive and supportive environment in the family itself, as a result of which a woman does not have the courage to come out of her own moorings.
- 8) Normally in a backward or developing country, the society is male dominated, and therefore if a woman is seen to be successful as an enterpriser, men become jealous of her and try to create many impediments in business. Even subordinates and customers normally have a negative reaction towards her.

- 9) On account of her inability to get outside exposure, a woman hardly get sufficient information regarding the schemes or plans open for self-employment.
- 10) A woman is very often unaware of procedures and formalities to be followed for getting guidance including information regarding finance. The bankers also have doubt about their enterprising ability while giving loans to them.
- 11) Women entrepreneurs all the world over have experienced discrimination while doing business. The discouragement is tremendous when a woman starts a new enterprise.
- 12) Unmarried woman finds it more difficult to think of starting a business, since she is not sure, whether after her marriage her husband and other members of her family, would allow her to continue the business.

These are some challenges before women, which they have to overcome to become successful woman entrepreneur.(12)

## **1.7 Growth of women Entrepreneurship**

Women makeup half the human resource potential available for economic activity. They perform multiple productive roles. In the industrial sector women constitute an average of 27 percent of the industrial taskforce in developing countries. The total

number of enterprises run by women is significantly low and their rate of participation remain only 28 percent of the female population and 13.6 percent of the total population.(13)

The growth of women entrepreneurs is enormous in European and developed countries. The US Bureau of Census reported in 1977 that there were only, 7,02,000 business that were owned by women. This was only 7.1% of the total business firms in that country. It also reported that only a little more than half of them operated outside the residence of the woman. But a recent report of the US Internal Revenue Service (IRS) has revealed that there are 2.8 million female owned businesses, a leap that makes women the fastest growing group of new entrepreneurs in the US. The IRS has found out that most of the women prefer personal services such as dry cleaning, beauty shops and photographic studies. The US administration is making special efforts to assist women get into business and stay in business through a Government controlled agency called the Small Business Administration (SBA). The SBA, apart from giving financial assistance, offers courses in counseling to improve managerial competence and remove inexperience and inaptitude among women entrepreneurs.

There is no clear data about the number of women entrepreneurs in our country. The number of women entrepreneurs is few and far between in India. But there is a growing awareness of the importance of women entrepreneurs in the nation's development. A special chapter on Women's Development had been included in the

seventh five- year plan; it details the plan of action for "Integration of women in Development". The Industrial Policy Resolution of 1991 had highlighted the necessity to provide special training programmes to develop women entrepreneurship. The resolution further adds that the objective of such programmes is to increase the representation of women in the field of small industry development and to enhance their economic and social status.

There is also greater awareness among Indian women about entrepreneurship as a career. The growing awareness is mainly due to the fact that the profile of Indian women has undergone perceptible change during the recent past. We find more women in the Universities and technical institutions and their number is growing. There is evidence of a direct relationship between the growth of women education and their numbers in the non-agricultural professions. The citadels of academic excellence are no longer the prerogatives of men in India. In fact women are gradually willing to accept challenges and assume responsibilities in various fields- economic, social and political.

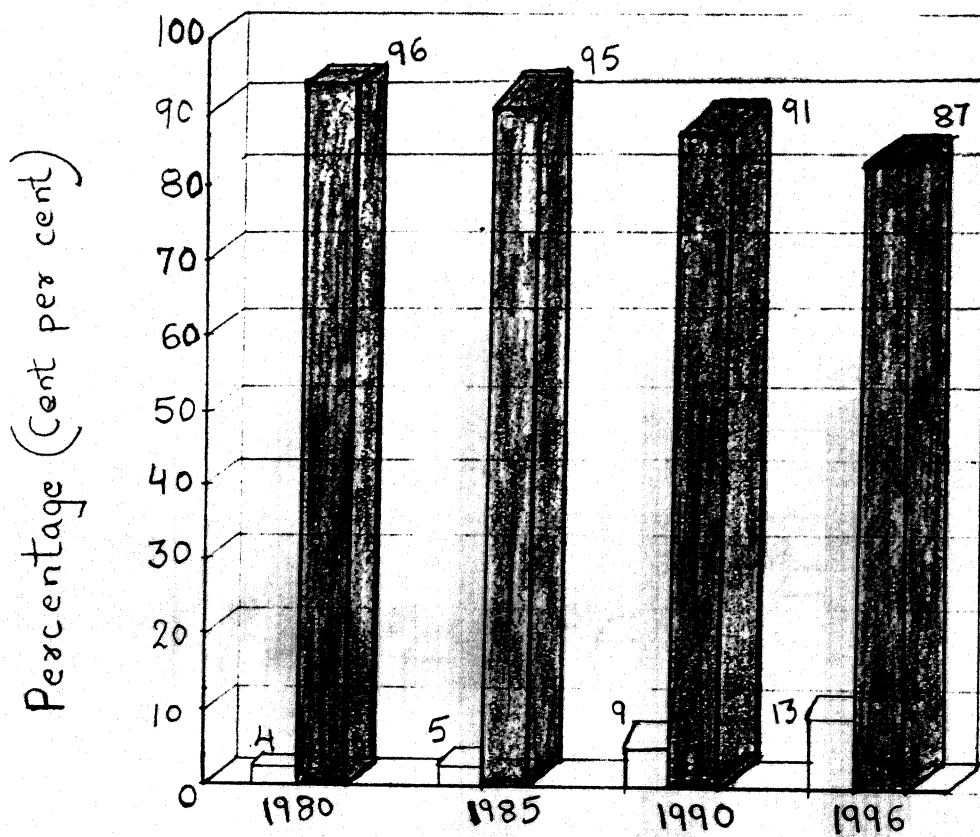
The year 1975, was declared International year for women. During the decades, several government and voluntary agencies carried out symposia, conferences and workshops to highlight the importance of women entrepreneurship. These conferences and workshops gave impetus to development of women entrepreneurs. The main topics discussed were status of women entrepreneurs, women and non-governmental efforts, governmental measures to promote self-employment, participation of women in rural industries, development

of appropriate technology, role of consultancy and training and rôle of financial institutions. Women entrepreneurship gained much importance in India after the launching of International Women's year in 1975. Before that there were very few women entrepreneurs in India. Their number was insufficient One estimate of the number of their entrepreneurs given by National Alliance of Young Entrepreneurs is 50,000 for the country till 1985.(14)

Many states have come up with several schemes that seek to promote the entrepreneurial skills of women and provide avenues for enterprising women. It is held that the growing women's unemployment and poverty in India can be tackled efficiently by developing entrepreneurship in them.

The following tables illustrate the position of women entrepreneurs in India and U.S.A. (15)

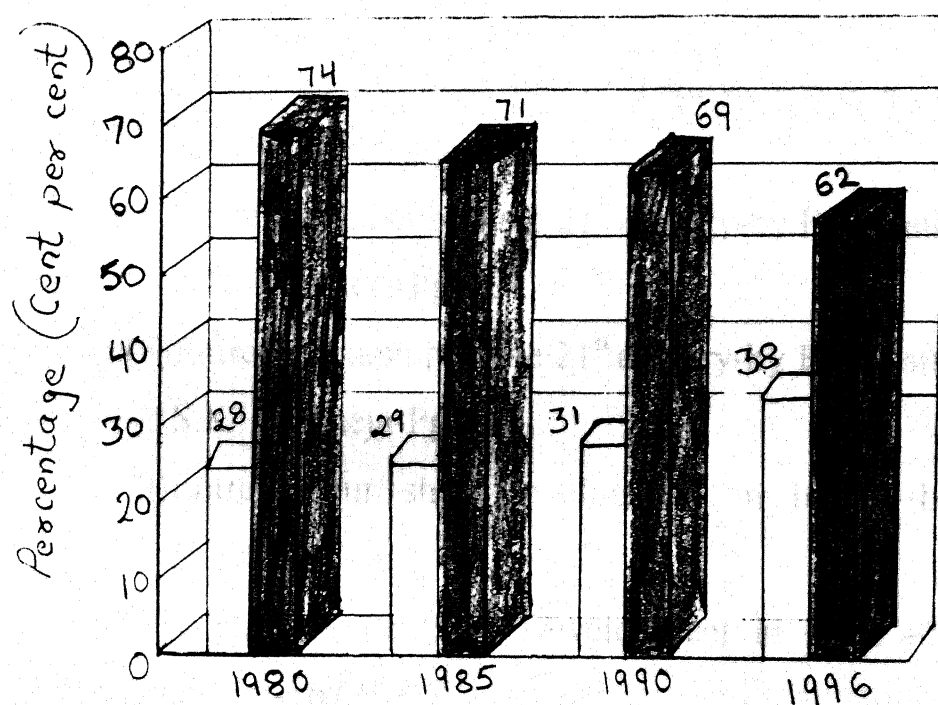
## Proportion of women Entrepreneurship in India



□ Women Entrepreneurship

■ Men Entrepreneurship

## Proportion of women Entrepreneurship in U.S.A.



□ Women Entrepreneurship

■ Men Entrepreneurship

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## **2.CHAPTER :- Research Methodology and Hypothesis**

2.1 Approach

2.2 Research Design

2.3 Sampling Procedure

2.4 Techniques of data collection

2.5 Statistical Analysis

## Chapter-2

### Research Methodology and Hypothesis

"The stage is set for social take-off for women from a low development path to an accelerated pace in achieving higher level of self-sustaining economic growth. Women entrepreneurs have to graduate from a state of dependence on subsidies/concessions to that of seizing opportunities as they emerged in an open economy."

In the present study, the researcher has made an attempt to study the development of entrepreneurship among women in Bundelkhand region which is a part of Uttar Pradesh and Madhya Pradesh. So far no study had been undertaken about the women entrepreneurs in this area. That is why I have selected this topic for my research.

The main objectives of the study are:

1. To deal with the concept, development and present position of women entrepreneurs in the area under study.
2. To know about the problems faced by women entrepreneurs.
3. To find out the reasons why women entrepreneurship is not coming up to the expectations in spite of massive doses of incentives and aid from the Government and other financial institutions.
4. To know the factors that motivate entrepreneurs.

The focus of the proposed research will be on suggestion to improve the economic and other viability of women entrepreneurship.

The following are the hypothesis for the present study:

1. Education, Training, Religion, Age and Marital Status has sufficient impact on entrepreneurship.
2. The women entrepreneurs one an important source of economic development.
3. Substantial development can be brought to a longer extent through women entrepreneur.
4. Development of women entrepreneurship will bring economic upliftment of the region and improve the living conditions of the people.
5. Regional economic imbalances can be removed by promoting through women entrepreneurship.

In fact the development of women entrepreneurship is need of the time.

## **2.1 Approach**

For any economic investigation research methodology plays the most vital role. During the course of investigation with a view to achieve complete success in the field a combination of direct approach comprising of interviews and questionnaire methods and observation techniques are used. Interviews are taken and

questionnaires are set in such a way to get almost actual position of women entrepreneurs in this region.

## **2.2 Research Design.**

The present study is based on the descriptive cum analytical type of research design. There are some specific objectives set to provide the base for the research. With the help of these objectives, techniques of investigation, tools and pattern of statistical analysis are decided.

Respondents were visited and interview schedules were administered. And to interpret the data, statistical methods are used. In all types of economic problems statistical approach is essential and statistical analysis is useful.

In case of questionnaire various aspects included are:

- (i) Identifying the general profile of respondent.
- (ii) Status of women entrepreneur schemes. }
- (iii) Promotional and facilitating role covering training of women entrepreneurs, evaluation of Women Entrepreneurship Development Programmes etc., besides, questions seeking suggestions and opinion of the respondents regarding various women entrepreneur schemes were also included.

Basic questionnaire used by me to collect the relevant information and datas for my research work was as attached here with marked annexure A.

## Annexure-A

### QUESTIONNAIRE

1. Name of Entrepreneur: .
2. Name and Address of Enterprise:
3. Type of Enterprise
  1. Production 2. Service 3. Other
4. Type of Organization
  1. Partnership 3. Proprietorship
  2. Private Limited 4. Co-operative society
5. Date of establishment and registration
6. Any specific training for starting the enterprise? Yes / No.  
If Yes, if which Institute
7. Age.
  - 20 - 30
  - 30 - 40
  - 40 - 50
  - 50 - 60
- 8.. Educational Qualifications.
9. Religion
  - 1) Hindu 2) Muslim 3) Other
10. Marital status
  1. Married 2. Unmarried 3. Widow 4. Divorce

11. Financial help taken for establishment

- |                   |                            |
|-------------------|----------------------------|
| 1. Bank           | 2. D.I.C.                  |
| 3. U.P.F.C.       | 4. M.P.F.C.                |
| 5. Personal Money | 6. Other financial sources |

12. Investment of capital on Enterprise

Sr.No.	Different fields	Initial (Rs)	Present (Rs)
1.	Land/Building	----	----
2.	Other permanent property	----	----
3.	Machine/tools	----	----
4.	Raw material	----	----
5.	Working Capital	----	----

13. Name and address of loan giving financial Institution or Bank

-----

14. Do you find any difficulty in getting loan from financial institution?

yes ☐ No ☐

If yes, please tick( ✓ ) here.

- |  |                          |
|--|--------------------------|
| 1. Demand of bribe from officers to sanction loan. | <input type="checkbox"/> |
| 2. To avoid it.                                    | <input type="checkbox"/> |
| 3. Too much legal and paper work.                  | <input type="checkbox"/> |
| 4. Redtapism.                                      | <input type="checkbox"/> |
| 5. Purposely delay in loan sanctioning             | <input type="checkbox"/> |

15. Do you find any difficulty in establishing the enterprise? Give us detail.

16. What are the factors responsible for establishing the enterprise or what are motivational factors ? please tick( ✓ ).

1. Husband

☐

2. Unexpected Circumstances .

☐

3. Parents.

☐

4. Desire to be independent

☐

5. Other

☐

17. Present position of enterprise.

Sr.No.	Factors	Initial (Rs)	Present (Rs)
1.	Investment on production	----	----
2.	Sale of product	----	----
3.	Profit/loss	----	----

18. Number of workers employed in Enterprise.

Sr.No	Type	<u>In starting</u>		<u>At present</u>	
		Male	Female	Male	Female
1.	Permanent	---	---	---	---
	Skilled	---	---	---	---
	unskilled	---	---	---	---
2.	Temporary	---	---	---	---
	On daily wages	---	---	---	---
	Total	---	---	---	---

19. Where do you market your product? Please tick ( ✓ )

Sr.No.	Product market	In beginning	At present
1.	Local	----	----
2.	District	----	----
3.	State	----	----
4.	National	----	----
5.	International	----	----

20. Are you satisfied at present?

Yes ☐ No ☐ Cannot say anything ☐

21. Do you think you are a successful women entrepreneur? Give any two reasons-----

22. Are you an independent owner of your firm or you get support from your family members?

23. Do you started returning loan?

Yes----- How much?-----

No----- Why?-----

24. Have you planned something for the progress of your enterprise in future please tick ( ✓ )

- |  |                          |
|--|--------------------------|
| 1. Expand the enterprise               | <input type="checkbox"/> |
| 2. Diversification of business/product | <input type="checkbox"/> |
| 3. No planning                         | <input type="checkbox"/> |
| 4. Other                               | <input type="checkbox"/> |

25. Which type of technology is used in your enterprise?

However, since the only language easily understood by the women of the area is Hindi, the same questionnaire was translated into Hindi as attached and marked annexure B. to communicate with the respondents.

## Annexure-B

### प्रश्नावली

1. उद्यमी का नाम.....

2. उद्यमी की इकाई का नाम एवं पता.....

3. इकाई का कार्य स्वरूप (कृपया सही लगायें)

1. उत्पादन

2. सेवा

3. अन्य

4. इकाई का कानूनी स्वरूप (कृपया सही लगायें)

5. इकाई प्रारम्भ होने की दिनांक एवं स्थायी पंजीयन की तिथि तथा

रजिस्ट्रेशन नम्बर.....

6. उद्यम स्थापना हेतु कोई प्रशिक्षण लिया? यदि हो तो कृपया संस्था का नाम बताएँ?

7. उम्र

1. 20-30

2. 30-40

3. 40-50

4. 50-60

8. शैक्षिक योग्यता

9. धर्म

1. हिन्दू

2. मुसलिम

3. अन्य

10. वैवाहिक स्थिति

1. विवाहित

2. अविवाहित

3. विधवा

4. तलाकशुदा

11. उद्यम स्थापना हेतु कृपया वित्तीय मदद की जानकारी दें।

1. बैंक

2. जिला उद्योग कार्यालय

3. यू0पी0एफ0सी0

4. एम0 पी0एफ0सी0

5. निजी पूँजी

6. अन्य वित्तीय साधन

12. निम्न मदों पर इकाई में पूँजी निवेश की कृपया जानकारी दीजिए?

क्र0सं0	मद	प्रारम्भिक (रुपये)	वर्तमान(रुपये)
1.	भूमि/भवन	.....	.....
2.	अन्य स्थायी सम्पत्ति	.....	.....
3.	मशनी/ उपकरण	.....	.....
4.	कच्चा माल	.....	.....
5.	कार्यशाला पूँजी .....	.....	.....

13. ऋण प्रदान करने वाली वित्तीय संस्था अथवा बैंक का नाम एवं

पता.....

14. क्या ऋण प्राप्त करने में आपको वित्तीय संस्थाओं से समस्याए आई? हाँ/नहीं

यदि हाँ तो कृपया 'सही' लगाए

1. अधिकारियों द्वारा ऋण स्वीकृति हेतु रिश्वत माँगना

2. टालमटोल करना

3. अधिक कागजी एवं कानूनी कार्यवाही

4. लालफीताशाही

5. जानबूझकर ऋण स्वीकृति में देरी करना

15. उद्यम स्थापना में आयी विभिन्न समस्याओं की कृपया जानकारी दें.....

16. आपकी इकाई के चुनाव का आधार क्या था? या किसने आपको प्रोत्साहित किया इकाई स्थापित करने के लिए? कृपया 'सही' का निशान लगाये।

1. पति

3. अनचाही परिस्थितियाँ

2. माता-पिता

4. स्वतंत्र होने की चाहत

5. अन्य

17. वर्तमान में इकाई की स्थिति

क्र०सं०	मद	प्रारम्भिक (रुपये)	वर्तमान(रुपये)
1	उत्पादन लागत	.....	.....
2	उत्पादन बिक्री	.....	.....
3	लाभ/हानि	.....	.....

18. इकाई में कार्यरत लोगों की संख्या

क्र०सं	विवरण	प्रारम्भिक स्थिति		वर्तमान स्थिति	
		पुरुष महिला		पुरुष महिला	
1.	स्थायी				
	कुशल	.....		.....	
	अकुशल	.....		.....	
2.	अस्थायी				
	दैनिक वेतन भोगी	.....		.....	
	कुल	.....		.....	

19. आपका उत्पाद बाजार कैसा है? कृपया 'सही' का निशान लगायें

क्र०सं०	उत्पाद बाजार	प्रारम्भ	वर्तमान
1	स्थानीय		
2	जिला		
3	प्रादेशिक		
4	राष्ट्रीय		
5	अंतर्राष्ट्रीय		

20. वर्तमान स्थिति से क्या आप संतुष्ट हैं?

1. हाँ      2. नहीं      3. कुछ नहीं कह सकती

21. क्या आप स्वयं को सफल उद्यमी मानती हैं? कोई दो कारण बताए ।.....

22. आप अपने द्वारा उद्यम की स्वतंत्र मालिक हैं अथवा परिवार के किसी सदस्य का सहयोग मिलता है?.....

23. क्या आपके द्वारा ऋण अदायगी प्रारम्भ की जा चुकी है?

हाँ      तो कितना.....

नहीं      तो क्यों.....

24. आपकी इकाई के संवर्द्धन हेतु भविष्य में क्या योजना है?

कृपया 'सही' का चिन्ह लगाये ।

1. इकाई का विस्तार
2. व्यवसाय/ उत्पाद का विविधिकरण
3. कोई योजना नहीं
4. अन्य

25. उत्पादन की तकनीकि

## **2.3 Sampling Procedure**

In our day-to-day life we adopt the sampling technique almost every moment of our existence. We go to the market, examine a sample of any product, give an idea about quality, and decide whether the quality is acceptable or not. The sampling is the selection of a part of a whole (the universe) for the purpose of drawing conclusions about the entire universe for the study of this part.

In this research a sample is taken to study the universe. The random sample procedure is used, and the study is based on both primary and secondary data. For collecting primary data interview is conducted.

## **2.4 Techniques of Data Collection**

Data collection means the methods that are to be employed for getting the required information from the respondents under investigation. Techniques of data collection depend upon the nature, object and scope of enquiry on the one hand and availability of money and time, on the other hand. Statistical data may be primary or secondary. In this study both the datas are used. Primary data's are collected by conducting interviews. Secondary datas are collected for the study from Reports, Books, Journals, Magazines and Statistical abstracts.

## **2.5 Statistical Analyses**

Primary data collected through the questionnaire is analyzed with the use of some statistical tools.

The collected datas were tabulated and analyzed for drawing the inferences. The analysis in the study was carried out using simple statistical techniques, such as averages and percentages. Inter variable relationships have been established wherever possible by carrying out cross tabulation of the available data. Inferences drawn as a result of analysis of data have been interpreted to justify the extent to which the study objectives have been achieved.

### **3. CHAPTER :- History of Women Entrepreneurship**

#### **3.1 Entrepreneurship during pre-independence & post-independence**

#### **3.2 Spatial Studies**

#### **3.3 Ethical Studies**

## **Chapter-3**

### **History of Women Entrepreneurship**

#### **3.1 Entrepreneurship during pre-independence & post- independence**

Indian Economy in the ancient period consisted of isolated and economically self- sustaining villages and towns, which were mainly the centers of administration, trade and commerce. The villages had a simple division of labour and population had two main sectors. Farmers cultivated the soil and tended the cattle. Artisans, on the other hand, were providing services and essential manufactures to the villages. They consisted of weavers, goldsmiths, carpenters, potters, oil-pressers, washermans, cobblers, barbers etc. known as 'Balutedars', (1) they were the people doing the entrepreneurial work in the ancient society. All these occupations were hereditary and used to pass on from one generation to the next. Entrepreneurship among women was also there in the ancient period, as they used to work at home and help the male members.

At that time agriculture was the basic activity which provided occupation to the majority of the population and it was known as 'industrialized' economy and was also known as a leading exporter of various products, like cotton and silk fabrics, cotton clothes, artistic

wares and products like paper, cinnamon, opium, indigo etc. The economic occupations were almost hereditary and were determined by the birth of a man in a particular family. The occupation used to pass on from one generation to another. Naturally, the business was undertaken on family level and the family was itself a school, giving training to the young generation.

The picture of Indian Economy in the ancient times, which looks attractive, lost its glitter as the times passed. In the medieval days the Indian society and economy became very weak, as at that time firstly Mughals ruled and then British ruled our country and they cruelly finished our glorious craftsmanship. Entrepreneurship as today we can define it clearly, was not very developed in the ancient or medieval period. The manufacture, trading and other business activities were undertaken in traditional and 'Castelike' system where families specialized in a particular activity for generations. The British rule in India became the cause of changes in socio-economic conditions. The entrepreneurial activities before 1857 were mainly confined to the British businessmen and trading firms, participation of Indian people was negligible.

The period after 1857 witnessed slow growth of Indian entrepreneurship. Like the period of the early nineteenth century, this period was also dominated by the British firms. The end of the previous century and the early decades of the twentieth century saw the change in the situation. The Nationalist Movement started under the leadership of

Indian National Congress and the World War I were mainly responsible for this change. A number of factories for the manufacture of textiles, hosiery, pencils, cutlery, flour and oil mills, matches, ice-factories, glass and many other articles came into existence.

After the independence, the development of entrepreneurship got stimulation. The policies of the Government, which were discriminating against the Indian entrepreneurs were changed. The Government started making efforts in providing the infrastructure required for entrepreneurial development. The independent government declared its industrial policies for the growth of entrepreneurship, in the post independence period.

Without doubt, independence brought the promise of actual freedom and equality. And in the years following freedom, tremendous changes were felt in the status of women in Indian society. The status of women is intimately connected with their economic position which, in turn, depends upon rights, roles and opportunities for their participation in economic activities. The scope of women's career has expanded and it is no longer limited only to household chores but much more of it women have crossed all barriers and have entered into almost every field. They are now employed in law, medicine, film industry, public service, fine arts, sports, teaching, literature, army, air force, police and entrepreneurship the so called 'masculine jobs'.(2)

### 3.2 Spatial Studies

In one of the Vedic literatures, the Satpatha Brahmin, there are several derogatory observations against women. She was regarded as intellectually inferior to man. She was characterized as more emotional and less rational by nature than man. She was described as one falling victim to external appearances and lacking ability to balance her mind and appreciate truth.(3)

The 3<sup>rd</sup> Guru of Sikhs shri Amardasji also fought for the supremacy of women. He was the first person to take cause of women up lift and said in his verses that women 'Who gives birth to kings and nobles why should she being neglected' They should be given proper regard and respect in the society.

In India, from the very beginning, women have been managers of the kitchen and have solely dominated the area of household activities. So deep has been the impact of this, that the general attitude of the people about women entrepreneurs is that they are makers of pickles, papads, masalas, and other household goods, but as time passed today non-traditional enterprises are easily managed by women and are done so excellently with them as the decision makers. They are flourishing well as leading consultants, publishers, exporters of machinery, manufacturers of electric goods, exporters of garments, designers, interior decorators and the like.

Over the last few decades while women have come forward to establish their own enterprises, their numbers, remain few and far

between. The entrepreneurial world is still male dominated. In developed countries women tend to perform secretarial or low level managerial jobs in the corporate sector-indeed less than 5% of senior management positions are held by women in the U.S.A. In developing countries such as India, even in the small-scale sector, less than 7% of the enterprises have been set up by women. But probably what noteworthy is that women have plunged into the field of entrepreneurship and have been found effective in emerging social, economical role. Women had been managers since long, from the time the concept of living in a family emerged. She had been an entrepreneur within the four walls where she was innovative in terms of budgeting with the limited income resources, using the waste material for making some useful products. With the changing role that women accepted even the past decade, the role of entrepreneurship amongst women has gained considerable importance.

Self-employment has always not been a long-term goal for women. Sometimes it happened accidentally depending on the situation. Women especially in the countries where they are fast changing their role needed a little 'pull' and 'push' as at times they are not aware of their own strengths and resources and wanted their husband or family members to decide the way for them.

Women do not get proper opportunities for education in our country; their literacy rate is also low. This is due to the fact that they have dual responsibility i.e., changing the home as well as managing the work outside. Hence a woman plays a significant role in the society.

They bring up their children to become the future citizens of India. Though women have the entrepreneurial ability, they cannot break the old traditions, duties and responsibilities to start an industry.

The woman entrepreneur is regarded as a person who accepts a challenging role to fulfill her personality needs and to become economically independent by making suitable adjustments in both family and social life. She is constantly on the look out for new and innovative ways, which lead to strong economic participation. Her practical ability, knowledge and shrewdness in business, and a pushing desire to do something positive are among the reasons for women to run organized industries and take up challenging ventures.(4)

Indian History reveals that there have been several women like Razia Sultan, Khatun Biby Begum, Nur jahan from Uttar Pradesh. Laxmi Bai from Jhansi (Bundelkhand) and Rani Padmini, who have successfully ruled their Kingdom. In modern India also several women leaders and administrators like Sarojini Naidu. Padmja Naidu, Indira Gandhi, sucheta Kriplani, Durgabai Deshmukh and Vijay Laxmi Pandit from Uttar Pradesh. who have succeeded in their statesmanship. In fact the martyrdom of the Queen of Jhansi forms a glorious chapter in Indian History.(5)

It is of great pleasure that women have dominated political atmosphere and ruling in five states as Jayalalita in Madras, Rabri Devi in Bihar, Sheela Dixit in Delhi, Uma Bharti in Madhya Pradesh & Vasundhara Raje in Rajasthan. They have proved better, sincere and honest administrators. All these prove that Indian women are in no way inferior to men in all walks of life and they can be as good entrepreneurs as men in the country.

### 3.3 Ethical studies

Status of the women has always been a fascinating subject for students of human society, academicians and development workers. The present status of women cannot be understood without reference to the predecessor form of Indian womenhood from which it evolved and the process by which it grew. Women's current status is to a large extent, the product of the past socio-economic configuration in which Indian womenhood was defined. Due to androcentric biases women's contribution to history is hardly recorded and there is a need to reconstruct women's history.

In the Vedic period, the woman was allotted the domestic sphere of life and was subordinate to man in the patriarchal familial system. Her intellectual faculty was fully developed, yet she was looked down as inferior to man in intelligence. With the passage of time the status of women deteriorated, but on the other hand, history also records that women in the vedic age have played an important part in religious and social functions. The position of wife was an honored one as no religious ceremony could be performed by the husband alone. Unfortunately, due to social economical and political changes of the latter centuries women lost their position in education and other fields. Economically women became completely dependent on men.

Since 1970s a global concerns for ameliorating the working ambience of women and raising their standard of living has been

expressed in many ways. The United Nations proclamation of the International Women's Year(1975) followed by the International Women's Decade (1975-1985) has been greatly responsible for raising questions around Women invisibility at a global level. The United Nations Conference on the "Status of women" held in Kenya in 1985 emphasized that the development of society requires the full participation by all sections of population and women in particular.(6)

During the last two decades, various studies have been undertaken to identify and articulate the real issues confronting women in their multiple role. A number of working groups, task forces and national conferences were organized to discuss the issues of women. In addition, a Women Welfare Development Bureau was set up to intensify efforts and measures needed for ensuring participation of women in national development.

Gandhiji was one of the world's greatest visionaries who practiced what he preached. His concept of freedom was not limited to freedom from foreign rule alone but his vision was to liberate society from various bondages imposed by outsiders as well as by ourselves. He wrote as early as in 1918 in his Journal Young India, "Woman is the companion of man gifted with equal mental capacities. She has the right to participate in minute details of activities of man and has the same right to freedom and liberty. By sheer custom even the most ignorant and worthless man have been enjoying superiority over women which they do not deserve and ought not to have".(7)

In India since its independence, the government decided to follow the path of state sponsored and planned economic development. This does not have any role to play rather these will be assisted, guided and regulated by the state in various ways, so that their activities can result in economic transformation along the lines considered appropriate and desirable by the state. The idea behind this was that the persons who have no financial resources or managerial background could be induced to take to small industries and thus small industries could be effective tools for widening the entrepreneurial base in the country. However, no comprehensive studies has been conducted about women entrepreneurship at the state level especially in the Bundelkhand Region.

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## **4. CHAPTER :- Economic and Industrial Back ground of Bundelkhand Region**

4.1 Geographical Condition

4.2 Economic Back Ground

4.3. Resource Base

4.4 Level and Structure of Industrial Activity

4.5 Women Entrepreneurs

4.6 Concluding Remark

(A) Finding      (B) Remark

## **Chapter-4**

### **ECONOMIC AND INDUSTRIAL BACK GROUND OF BUNDELKHAND REGION**

#### **4.1 Geographical Condition.**

The region lying between  $24^{\circ}$  North and  $26^{\circ} 30'$  North latitudes and  $78^{\circ} 10'$  to  $81^{\circ} 30'$  East longitudes is known as Bundelkhand Region. In the North River Yamuna, in the South Vindhya ranges, in North West river Chambal and Kali Sindh and in North East Panna hills forms its approximate boundaries. The total area is approximately 72000 square kilometers. This region has its own specific physical topography and geology, geographical climate, vegetation and the types of sub-soils. The entire area is sparsely inhabited and the population is only about 2.5 crores. The main reason for this being that only 1/3 area in the North is level ground and the rest of the area comprises of rocky terrain forests and ravines which is all infertile. In fact Bundelkhand is an old landmass composed of horizontal rockbeds resting on a stable foundation. The entire landscape is rugged, featuring undulating terrain with low rocky outcrops, narrow valleys and plains. Surface rocks are predominantly granite. Some Dharwarian and Vindhyan rocks present in region contain economically valuable minerals also like sandstone,

shales and lime stone of high quality along with Dyhes, Sills and famous Pink Achaean gneiss rocks. Teak, Dhak, Silk Cotton, Selai and Acacia are the main trees found in the region. The forest mostly comprise of Kheir, Hingota and Tendu leaves. The principal rivers in the area are Sind, Betwa, Ken, Tons, Pahuj, Dhasan, Birma, Urmal, Chandramala, Baighin and Paisuni. The Yamuna and the Ken are the only two navigable rivers. The area also has some big tanks like one at 'Barwa Sagar'.

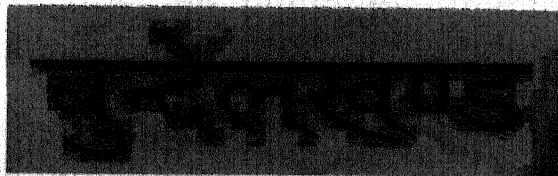
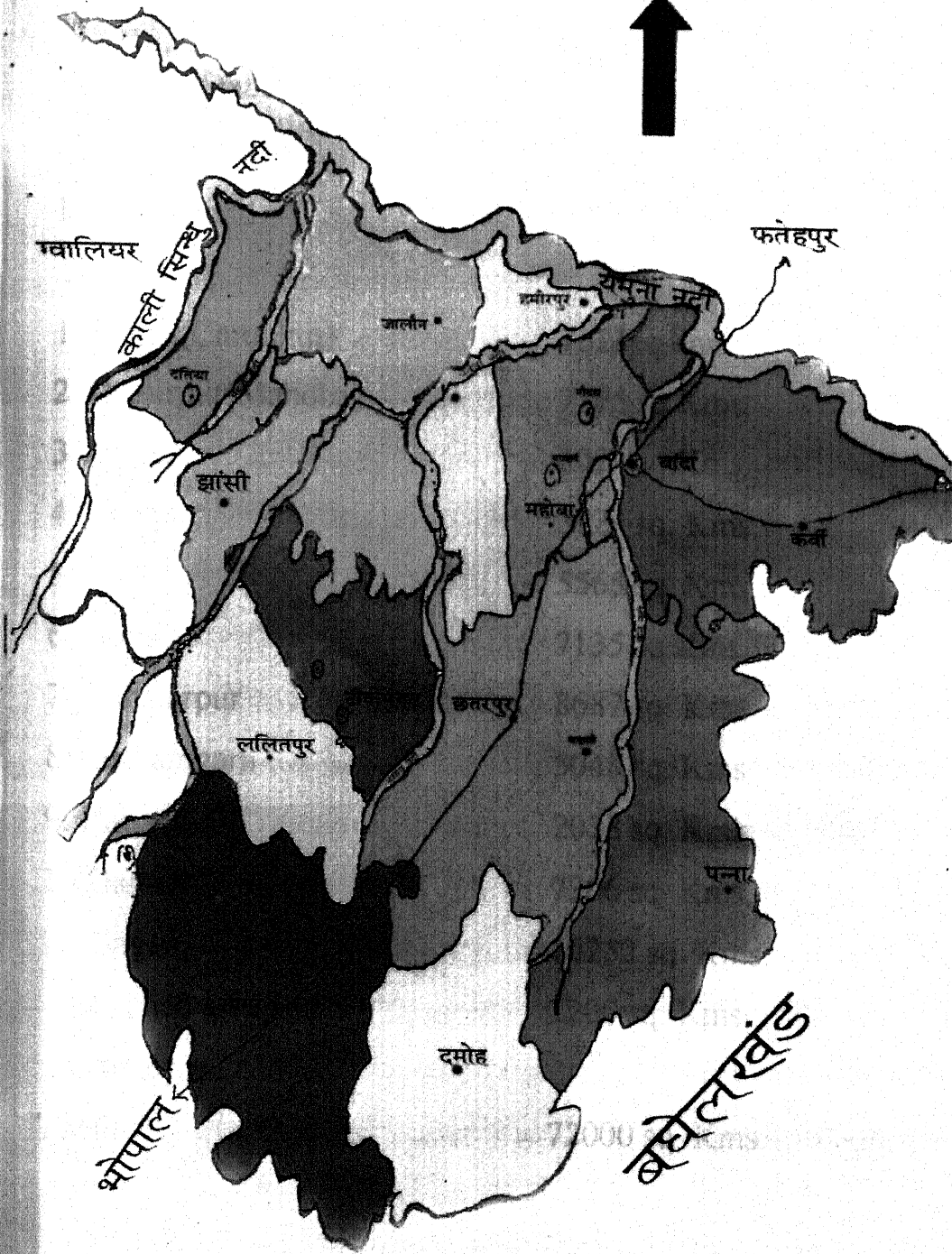
Wheat, rice, pulses, oilseeds, sugarcane, tobacco, potato and vegetables are also cultivated, though not in very large quantities, in the scant area suitable for cultivation.

## **CLIMATE**

The average annual temperature of this region is about 25<sup>0</sup> Centigrade and the average rainfall is about 100 cm, 90% of which falls between June and September. The temperature during the summer goes even above 40<sup>0</sup> Celsius whereas the average temperature during winter ranges between 16<sup>0</sup> and 21<sup>0</sup> Celsius when the nights are pretty cold.

The map given here under shows the above features at a glance.(1)

उत्तर



We can show the area of different districts of Bundelkhand region with the help of table given below:-(2)

**Table**

**Bundelkhand**

	<u>Area</u>
1. Banda(Chitrakut)	7624sq.kms.
2. Hamirpur(Mahoba)	7165 sq.Kms.
3. Jhansi	5024 sq.Kms.
4. Lalitpur	5029 sq. Kms.
5. Jalaun	5565 sq. Kms.
6. Panna	7135 sq.Kms.
7. Chhatarpur	8687 sq. Kms.
8. Teekamgarh	5048 sq. Kms.
9. Datia	2038 sq. Kms.
10 Damoh	7306 sq. Kms.
11. Sagar	10252 sq. Kms.
attached area and other	2200 sq. Kms.
<b>Total</b>	<b>72000 sq. Kms.</b>

## 4.2 Economic Background

The present Bundelkhand region is divided between the adjacent state of Uttar Pradesh (U.P.) and Madhya Pradesh (M.P.). The entire region has paucity of drinking water, the land is infertile and industrial growth in the region is almost zero. Finding a job in the region itself is a dream and the rate of persons moving out of villages to far off places in search of livelihood from its villages is too high- approximately 39%.(3) . The average land holding in the area is between 5-10 acres, yet they are not able to manage two times square meal for the family. A few industrial units that have come up are also centered around Jhansi and Datia mainly because of these places being on existing railways network and also having reasonably good road network. Since the entire area falls either in existing U.P. or the M.P., the places lying near the border have become rather no-man's land. The demarcating boundaries are also very irregular. This ultimately leads to complete indifference by both the governments in taking any interest in the development of the area. The boundary disputes also lead to law and order situation and the region has become safe operating ground for outlaws.

Lack of railway network, poor roads and extremely poor power situation have compounded the lack of economical growth in the entire region.

The women folk of Bundelkhand are extremely hard working, brave and religious yet they have little opportunity of adding to the

income of their families except by way of assisting their family members in the fields or else having some small income by picking up the tendu leaves in the season and rolling beedis. Another profession by which the ladies are able to earn something is by making clay products, rolling agarbattis, making candles etc. as a home industry.

Bhartiya Gramin Vikas Sansthan in its first report has opined that Jhansi commissionary which forms a major chunk of the so called Bundelkand region is the most full form economically backward area in Uttar Pradesh and Madhya Pradesh where the population below the poverty level is about 66%.(4).

#### **4.3 Resource Base**

The economically backward region of Bundelkhand is ironically extremely rich in natural and mineral resources. The resources can be briefly summarized as under-

##### **(i)Mineral resources-(5)**

The region has unending quantities of different varieties of economically precious stones.

- a) Sandstone slabs available in different colours are extensively available in the area and are supplied to the entire northern India for use in construction works.
- b) Granite which is well known for its composition, colours, hardness, longevity and beauty is famous the world over. It

is in great demand and is extensively exported to advanced countries, like Germany, Japan, Italy, China etc.

- c) Bundelkhand region has infinite quantity of sand used in construction work and is in demand throughout the northern country.
- d) At many places the silica sand found in the region has silica contents of upto 99.2%. About 80% of the entire countries demand of silica sand required for manufacture of glass is met by Bundelkhand region itself.
- e) Gaura pathar used primarily for making stone sculptures and bowls etc. is also available in the region.
- f) Recently in an ground Banda district, very large deposits of aluminum ore (Bauxite) have also been found.
- g) Region around Chattarpur has huge quantity of lime stone.
- h) Dolomite is also available in Banda region.
- i) White clay extensively used for making mouled artifacts is also available in abundance in the region.
- j) Phosphorite, garicgypsum, glaconite, iron ore, copper, lead nikil, tin, tongstone, silver, gold are also found in some areas.
- k) Panna region of Budelkhand is well known for its diamond mines.

## **(ii) Water resources-**

Chambal, Sind, Pahuj, Betwa, Ken, Dhasan and Paisuni are the major rivers passing through the Bundelkhand region, yet it is an

irony that water resource is one of the major problems of the region. Whereas during rainy season extensive floods are cause of huge human and economic losses in the region. There is equally large loss of life and property due to drought during the summer season.

Only about 10.9% of the sub-soil water available in the region is gainfully used: The main reason is that most of the sub-soil water is available only under thick bed of hard rocks which cannot be reached without boring with diamond tools and power machines.

### **(iii) Power-**

All the rivers in Bundelkhand area have got small original water source and they are mainly rain rivers. This can be easily understood by the fact that the water discharge at Dhukua Dam is 16800. cubic metres per second during the rain which becomes only 0.56 cubic metres per second during the summers. However with fully commissioning of Rajghat and Ghurwara Dam, additional generation of 200 megha watts electricity is expected. Existing hydel generation plant at Matatila is working to its 15% to 20% of its install capacity. The power situation is likely to improve with completion of 200 megha watts additional capacity at Paricha thermal station and a proposed 600 egha watt generating unit at Beena.( 6) with all the proposed generation plants completed and given that.the power generator will primarily be released for Budelkhand region, it will be self sufficient in power.

#### **(iv) Forest Resources-**

Forests, which are extensively available in the Budelkhand region, are a boon to any region since they induce rain, check soil erosion, regulate temperature and provide healthy atmosphere. In Panna, Damoh and Sagar regions the forest area is about 32%.(7) Bundelkhand forest are the major source of economic welfare of the region. High grade sagaun and sheesham is in great demand in the furniture business, and is big revenue earner. Catechu (Kattha) production is also an important industry in the region because of abundance of kheir trees required for manufacturing it. The tendu leaves are real bread earners for thousands of poor families, who are engaged in its collection and beedi rolling. Mahua trees available provide its fruits to the poor and its oil is also used Bundelkhand area has abundance of medicinal plants also like Amla, Bahera Amaltas, Arusha, Sarpghandha, Giloi and Gokhru etc. Sharifa, Ber, Chironji, Karonda etc. are also found in the region.

#### **(v) Fishery-**

In this area Bhakur, Rohu, Kuthrohu, Jhinga and Mahasir are mainly found especially in rivers. In the lakes it is possible to breed hilsa fishes also. However, the production in the field is far below the possibilities.

#### **(vi) Agriculture-**

Because of limited cultivated land, absence of irrigation facilities, paucity of subsoil water and very small land holding, the

agriculture produce just suffices the agriculturists own need Wheat, rice, pulses, sugarcane, oilseeds, potatoes etc. cultivated and produced in the region are not sufficient to feed its entire population. However this region has being famous for its qualities of beetal leaves produced here specially in the mahoba region and has been the source of good income to its cultivators.

#### **4.5 Level and structure of Industrial Activity.**

Industrially Bundelkhand has been one of the most backward region except for Diamond Cement, Bharat Heavy Electrical Limited Jhansi, Baidyanath Ayurvedic limited and some arc furnishes and rolling mills in an around Jhansi. There are hardly any big industrial units worth the mention. Proposed oil refinery of 60 lakhs ton capacity at Beena is one major unit likely to come in near future. Handloom Industry at Ranipur which has significant contribution to the income of residants of this area is also breathing its lasts. The only industry sustaining the poor population of the region including its women folk is that of tendu leave collection and beedi rolling. However some of the industries undertaken on a modest state in this region are summarized as under.

##### **(i) Carpentry work-**

Availability of sagaun and sheesham which are excellent for furniture work, carpentry work is one of the major cottage industry in the region. Furniture manufacture is mainly concentrated in an

around Chhatarpur and Jhansi Wooden toys made at chitrakut and Beena are also famous and popular.

**(ii) Stone artifacts-**

Artistic stone products made by Jakhlaun, Ata, Narhat and Dhaurah are quite famous even in far off places. Crushing stone used in flour mills are also extensively made in this area. Stone slabs are used widely for covering the roofs of the houses. Another major product sent far and wide is the stone ballast. This has given rise to a very large number of stone crushers in the area.

**(iii) Ayurvedic medicines-**

Since large number of medicinal plants are available in this region, manufacture of Ayurvedic medicines is a major industry of this region. The largest units being Baidyanath Ayurvedic Bhavan limited at Jhansi and Datia. Orai is also catching up fast as a major centre of Ayurvedic medicine manufacture.

**(iv) Cultivation of Beetal leaves-**

Mahoba and Pali are very famous centres of cultivation and export of Beetal leaves. They have their special variety which is quite costly and is exported to all the major cities of the country as well as to our neighbouring countries i.e. Pakistan and Bangladesh.

#### **(v) Dairy farming-**

In certain areas of Budelkhand where fodder is available dairy farming is also under taken as a cottage industries. Madhavgarh Tehsil of Jalaun is a major mandi of desi ghee.

#### **(vi) Fisheries-**

At places situated close to rivers and ponds fish farming, catching of fishes and exporting to big cities also provides a way of livelihood to many families.

#### **(vii) Beedi manufacture-**

The tendu leaves available extensively in this area have proved a boon to the poor of the region. It provides employment to thousands of men and women of the region. Jhansi, Lalitpur, Katni, Satna and Jabalpur Manufacture and supply beedies to the entire country and this can be considered as a major cottage industry of the region.

#### **(viii) Handmade paper-**

Handmade paper is also made on a small scale mainly at Jhansi and Kalpi. One of the major unit is 'Taragram' near Orchha. (an NGO)

#### **(ix) Tourism-**

Tourism can also be categorized at one of the resources available in the area, since it has abundance of these. Apart from Khajuraho which is already on the international map, Orchha, Jhansi,

Chitrakut, Kalinjar, Sonagiri, Devgarh, Chanderi are also major tourist attractions.

**(x) Miscellaneous-**

a) handmade washing soap (b) Leather industry (c) Dying (d) Wearing of carpets is also undertaking on a small scale at different places in the region.

To show the industrial activities of Bundelkhand region, we have taken out some photographs during our research work, which are shown below :-

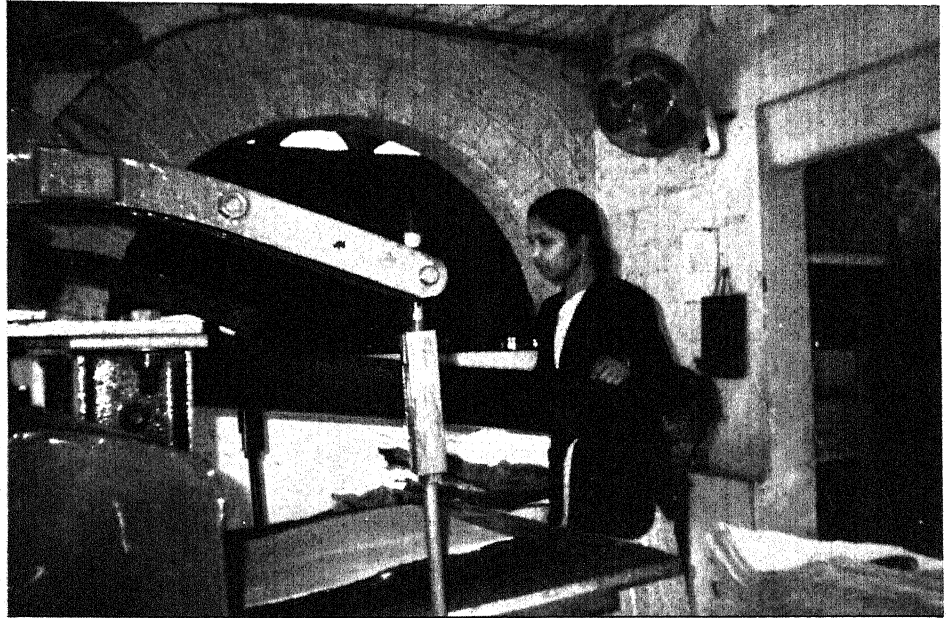


Granite mines of Lalitpur



TARA GRAM  
an NGO in Orchha

Woman working  
in TARA GRAM

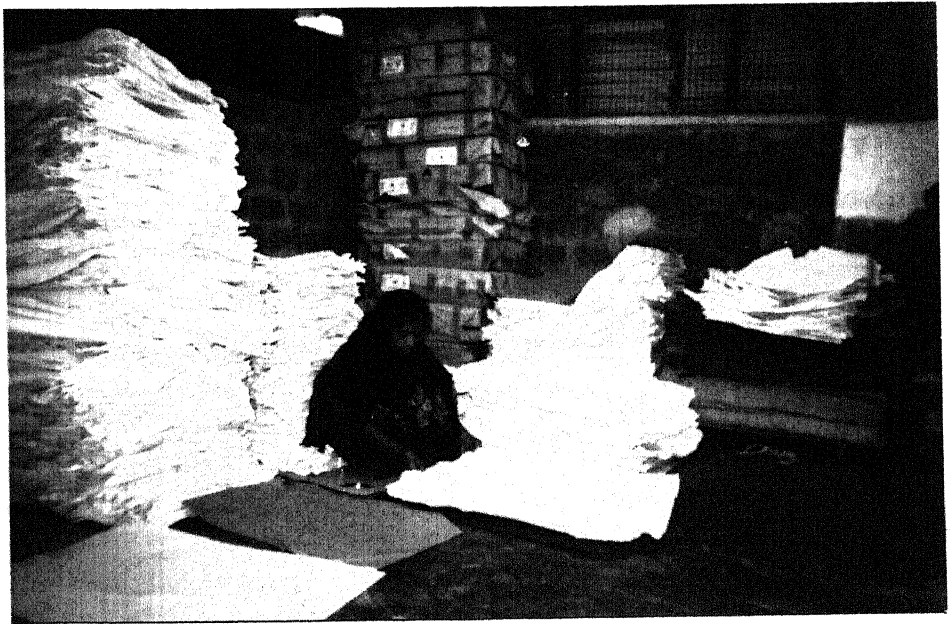


Manufacturing of  
paper products in  
TARA GRAM



Granite mine of  
Mrs. Neha Sharma  
(a woman entrepreneur)

Paper industry  
of Kalpi



Training Programme  
under PMRY for  
women

## 1.6 Profile of Women Entrepreneurs.

To study the profile of women entrepreneurs in Bundelkhand region, we have divided the region into two broad areas I.e.

A. Urban Area

B. Rural Area

### A. Urban Area

For the present study 100 women entrepreneurs of the 13 districts of Bundelkhand region have been selected and examined. Collected data reveals following facts of the women entrepreneurs.

#### (1) Age –

Following table shows age wise distribution of the women entrepreneurs.

**Table**  
Age group of the women Entrepreneurs

Age group	Number of women	Percentage
20-30	21	21 %
30-40	38	38%
40-50	32	32%
50-60	09	09%
Total	100	100%

## 4.6 Profile of Women Entrepreneurs.

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20-30	21	21%
30-40	38	38%
40-50	32	32%
50-60	09	09%
Total	100	100%

Out of the 100 women entrepreneurs 21% of the women entrepreneurs comes under age group of 20 to 30 years, 38% comes under age group of 30-40, 32% comes under 41 to 50 and 09% of women are between 50 – 60 years of age .

Most of the women entrepreneurs comes under 30 to 50 years of age group. This group of women have some maturity and are those who have got settled in life. They find it easier to take up the assignment on their own and also are in a position to sort out problems if any that come in their way.

## **(2) Education**

While studying the profile of women entrepreneurs, it seems necessary to evaluate the level of formal education of the entrepreneurs because the formal education has always been considered as an important asset of an individual in building his operational career in a beurocratic society. The formal education only helps in the acquisition of required knowledge for a job which demands non traditional skills, but also imparts knowledge about the different occupational opportunities. Therefore, in a developing economy, the formal education is always looked upon as a means to improve one's socio economic position in the society.

Education wise analysis shows that the women entrepreneurs are educated in the urban area. Almost 62% are graduate and post-graduate, but not a single woman has technical education, except the boutique owner because they have done the training course

for stitching or for fashion designing Remaining 38% have done only High school or Intermediate.

### **(3) Caste and Religion.**

Among the women entrepreneurs covered by the sample study 90% are Hindus, 5% are Muslims and remaining 5% include all other castes. The above condition of caste and religion we can show with the help of table given below:-

**Table**  
**Caste wise Distribution**

Religion	Number of Entrepreneurs	Percentage
Hindu	90	90%
Muslim	5	5%
Other	5	5%
Total	100	100%

Here majority of women entrepreneurs are from Hindu religion. Muslims women are doing Zardozi work and embroidery work very well. Other religion include all religion that Sikhs, Christians etc. Sikh women are also very good in knitting, making punjabi suits etc.

#### **(4) Marital status**

**Table**  
**Marital Status.**

Status	Number of Entrepreneurs	Percentage
Married	67	67%
Unmarried	19	19%
Widow	12	12%
Divorcee	2	2%
Total	100	100%

It is clear from the above table that married women formed 67% of the sample, while 19% are single women, 12% are widow and 2% are divorcee. In many cases divorces are not legal but due to some conflicts between husband and wife they are not living together.

## **(5) Type of Enterprise**

**Table**  
Type of Enterprise

Type	Number of Entrepreneurs	Percentage
Production	42	42%
Service	38	38%
Other	20	20%
Total	100	100%

Above figures in the table indicates that the percentage of production enterprise are 42% where as service enterprises are only 38% and 20% of enterprises belongs to other categories that is trading etc.

## **(6) Type of Organization.**

**Table**  
**Type of Organization**

Type	Number of enterprise	Percentage
Partnership	20	20%
Private limited	02	2%
Proprietorship	59	59%
Co-operative society	19	19%
Total	100	100%

The above table shows that out of 100 enterprises under study, 20% are under partnership, 2% are private limited, 59% are under proprietorship. And 19% are co-operative societies.

In Bundelkhand region big enterprises are very few, majority of them are doing their own business that is of proprietorship. Some co-operative societies are also doing well.

## **(7) Registration**

Under this particular heading we have asked the entrepreneurs, whether they have registered their firm or not ? Majority of them answered yes, as they registered their unit in DIC.(District Industries Centre). The percentage of registered unit is 96% and remaining 04% are not registered in any government office because

they are doing their business at very small level with very low capital investment.

## **(8) Training**

### **Table**

Training Percentage of Entrepreneurs

Categories	Number of Women	Percentage
	Entrepreneurs	
Trained	13	13%
Untrained	87	87%
Total	100	100%

Above 13% of women entrepreneurs had undergone some training before starting their enterprises and 87% of women entrepreneurs are untrained. The percentage of untrained women is high because most of the women are doing small business and some of them are just sitting in their homes and their husbands are running their enterprises. Some have done some. Short term courses that is of 2 or 3 weeks courses, but have not taken any professional or technical training. Even if some are doing well because they are getting support from male members of their family, so they don't need any training.

### **(9) Finance.**

Finance plays an important role in establishing any enterprise. Some past studies undertaken in this area had summarized that without proper financing there can be no efficient planning of business enterprises, nor purchase of material, nor production, nor marketing, nor only fair profit.

For finance, a woman entrepreneur need some sources. Following table shows the sources of finance:-

**Table**  
**Source of Finance**

Sources	Number of Units	Percentage
Banks	30	30%
DIC	13	13%
U.P.F.C.	01	1%
M.P.F.C.	-	-
Personal money	48	48%
Not given information	8	8%
Total	100	100%

Our survey shows that 44% of women entrepreneurs have taken financial help from some financial institutions or any bank. In this out

of 100 women entrepreneurs 30 have taken finance from banks, 13 women entrepreneurs have taken finance from DIC (District Industries Centre)<sup>(1)</sup> from U.P.F.C. (Uttar Pradesh Financial corporation). Out of 100 women 48 of them have used their personal money and 8 women have not given any information regarding financial help.

#### **(10) Investment of Capital**

**Table**  
**Investment of Capital**

Investment	Number of entrepreneurs	Percentage
Below 1 lakh	85	85%
1-50 lakhs	14	14%
50 and above	01	1%
Total	100	100%

From the above table it is clear that in Bundelkhand region there are few big enterprises running by women only one respondent had invested more than 50 lakhs. She is doing mining business, 14% of women had invested between 1 lakh to lakhs and 85% of women entrepreneurs had invested below 1 lakh.

### **(11) Difficulties in getting loan.**

From our survey we have come to know that 32 women out of 100 faced no problems in getting loans from financial institutions and 20 of them have faced some problems while sanctioning loan like too much paper and legal work, to avoid them in sanctioning loan, purposely delay in sanctioning, redtapism, demanding bribe etc. Remaining 48 of our respondent have not taken loan from any financial institution or bank.

### **(12) Problem in establishing**

Did you face any problem in establishing your enterprise? This was the question which we asked the women. Out of the 100 women entrepreneurs 26 of them said yes, 64 said no and remaining 10% had not given any reply.

**(13) Factors responsible for establishment of enterprise or motivational factors.**

**Table**  
**Motivational Factors**

Motivation by whom	Number of entrepreneurs	Percentage
Husband	50	50%
Parents	12	12%
Unexpected circumstances	22	22%
Desire to be independent	08	8%
Other factors	08	8%
Total	100	100%

From the above table it is clear that family also plays an important role in motivating women to establish enterprise, because above table shows that 50% of women were motivated by their husbands. Husband plays both positive and negative role in motivating their wives. In this region society is mostly male dominating because of this domination some frustrated women want to be independent and therefore they started some small level enterprise at their home only. Some unmarried girls are motivated by their parents and involve

themselves in some business 22% of women entrepreneurs were motivated by some unexpected circumstances for example the unexpected death of their husband force them to earn something for them, because in our society it is very difficult for a widow to survive or to live with other family members 8% of them actually desire to be independent. Remaining 8% of women were motivated by some other reasons that is the demand of product in the market, guidance from another successful women etc.

#### **(14) Position of profit and loss.**

**Table**  
**Profit and loss basis**

Basis	Number of units	Percentage
Profit	38	38%
Loss	14	14%
Not given information	48	48%
Total	100	100

From the above information we can come to know that 38 units are running successfully, 14 of them are going in losses and 48 units out of 100 had not answered any thing. Even if the units are going in losses they are still running their enterprise because they think that

they will achieve success in future or their husbands are in business or in job, so they don't have economic problem. In lossess also some are getting their variable costs so they are happy with that only.

### **(15) Workers employed**

In the enterprises taken for survey there are two categories of workers (1) Permanent and (2) Temporary. In permanent there are skilled and unskilled labour. The percentage of workers employed in the 100 enterprises shown in the table given below:-

**Table**

**Number of workers employed**

Category	Number of workers
Skilled	84
Unskilled	148
Temporary	156
Total	388

From the table it is clear that among 100 units the number of workers employed are 388. It means the average number of workers per unit is not more than 5 or 6.

### **(16) Market of the products.**

The use of a product by a large number of people spread over a considerably large area is suggestive of a high degree of efficiency of entrepreneurship. Following analysis has been made with a view to assess the special market of the products manufactured by the units under study.

**Table**  
**Market of the product**

Area	Number of units	Percentage
Local	77	77%
District level	18	18%
National level	04	4%
International	01	1%
Total	100	100

Out of 100 units 77 of them sell their product in the local market and if some of them are in a service industry they are also giving their services in the local market only 18 women are selling their product at district level, 4% are dealing at national level and only one of the respondent is selling her product at International market. (granite slabs)

### **(17) Percentage of Satisfaction.**

Out of the 100 women entrepreneurs 51 said that they are satisfied with their present position and 18 said no whereas 31 of them have given neutral answer. i.e. they can not say anything.

### **(18) Future planning.**

**Table**

**Planning for future**

Planning	Number of Units	Percentage
Expand the enterprise	32	32%
Diversification of product and business	17	17%
No planning	41	41%
Others	10	10%
Total	100	100%

Out of 100 women entrepreneurs 32 of them said that they want to expand their enterprise, 17 said that they want to diversify the product and business, 41 of them said they have not planned anything for future and 10 of them comes under others. By others we mean that they are not interested in the direct production function because they are interested in trading, marketing etc.

### **(19) Technology used.**

There are mainly two types of production technologies which can be adopted by the women entrepreneurs either at the time of product planning or afterwards at the time of the development of the product.

These are as under-

- (1) Indian technologies, whether it is traditional or modern technology
- (2) Foreign technology.

While discussing the definition of entrepreneurship, it has been stated that innovation is very specific characteristic of an entrepreneur, but in the study none of the women entrepreneurs used their own innovative in most of the cases the women entrepreneurs have accepted only the modern and on going technology for the manufacturing of their products.

### **4.6.2 Rural Area**

Our survey report shows that in rural area the entrepreneurship among women is negligible. In rural area there is no entrepreneurship among women but every women is working whether it is their traditional work or their field work. Field work means majority of women are working with their husbands in agricultural field. Majority of population comprises of lower caste group that is (SC, STL & OBC) and others are from general category. Women from general category are mainly housewives.

To study the profile of women in rural area 100 women have been selected and examined. Collected data reveals following facts of the women entrepreneurs.

### **(1) Age**

Following table shows age wise distribution of the women entrepreneur.

**Table**  
**Age group of the Women Entrepreneurs**

Age group	Number of women	Percentage
20-30	26	26%
30-40	44	44%
40-50	30	30%
50-60	---	---
Total	100	100%

Out of the 100 women entrepreneurs 26 of them comes under age group of 20 to 30 years. In this age group there are young girls also who are doing traditional work with the other female members of their family. They learn the work from one generation to another, 44 of them are from 30-40 years, 30 are from 41 to 50 years of age. There was no respondent under the

age group of 50-60, because at this age the women normally sit at home and help in the house and kitchen.

## **(2) Education**

As per our survey we have found that the percentage of illiterate among women in rural area is very high. The male members donot allow girls to go for education, they give first preference to male child. They believe that what is the use of giving education to girls, as if she is going to make chapatti only. Even those who studied upto 5<sup>th</sup> or 6<sup>th</sup> class they only and know to write their names and nothing else.

## **(3) Caste and Religion**

Majority of rural population belongs to lower caste women who are involved in some work. Higher caste women are not doing anything, they just sit at home as housewives and very few who want to do something, only do the managerial work. They just guide the workers and do the business. Lower caste groups are involved in their traditional work like Kumhar manufacture pottery goods and sell them in the market, chamhar deals in making leather goods etc.

#### **(4) Marital Status**

**Table**  
**Marital status of Women Entrepreneurs**

Status	Number of Entrepreneurs	Percentage
Married	76	76%
Unmarried	14	14%
Widow	10	10%
Divorcee	---	---
Total	100	100%

From the above table it is clear that the women those who are involved in some production or service work, are married, because they get married in very early age. After getting married they help their family members in production work. Out of 100 women 76 were married, 14 were unmarried and 10 were widow. There were no divorce cases found, because the majority of women if they are facing any problem with their in-laws they think that it is our luck to face it. They do not defend themselves.

## **(5) Type of Enterprise.**

**Table**  
**Type of Enterprise**

Type	Number of women	Percentage
Production	83	83%
Service	17	17%
Other	---	---
Total	100	100%

Above table show that women in rural area doing production work are very large in number. Out of 100 women taken for sample study, 83 are involved in production work, 17 are running service enterprise, that is they are involved in some tailoring work and making goods for other work and getting only labour charges. The percentage of production work is high because all are doing their traditional work.

## **(6) Type of organisation**

**Table**  
**Type of Organisation**

Type	Number of women Entrepreneurs	Percentage
Partnership	100	100%
Private limited		
Proprietorship		
Co-operative society		
Total	100	100%

The available data show that all the respondents are of proprietorship nature. The women are just producing the product at very small level at home. They are involved in their traditional work, so they are individually manufacturing the product and selling them. In the local market. There are many SHGs (Self Help Groups) running in the rural area.

## **(7) Registration**

Out of 100 respondents taken for study none of them have registered their units in any government office. They are producing goods on a very small level so they do not need to register their firm, and they don't know the process of registration also if they want to do so.

## **(8) Training**

**Table**  
**Training Percentage of Entrepreneurs.**

Categories	Number of Women	Percentage
Trained	07	7%
Untrained	93	93%
Total	100	100%

From the table given above it is clear that out of 100 women only 7 were trained in the rural area and 93 were untrained. Those who are trained they have taken only short training regarding their product but not any professional training. Those who are untrained they have not taken any training but they are quite good in manufacturing their traditional goods. They are producing the products which are coming from generation to generation. It is their hereditary work., so they learn with each other. They do not have to go out to learn.

## (9) Finance

**Table**  
**Sources of Finance**

Sources	Number of Entrepreneurs	Percentage
Banks	-	-
DIC	-	-
U.P.F.C.	-	-
M.P.F.C.	-	-
Personal	68	68
Not given information	-	-
Sahukars	32	32
Total	100	100%

In rural area the women are illiterate and are very innocent nature. They donot know how to approach any financial institution to get loan. They are also scared of legal work. They use their personal money and if they want money they go to sahkars because they get money easily and any time from sahkars.

#### **(10) Investment of capital**

In this area no body invest more than 5000/- .They invest very little amount. Even some invest only upto 100/- rupees per week. So their investment of capital in production is very low.

#### **(11) Difficulties in getting loan. .**

Our survey shows that women in rural areas faces very much difficulties in getting loan. They cannot get loan above 5 or 10 thousand, because for that amount they have to show some security which they donot have in abundance. They are unable to fulfill the demands of financial institutions. They donot have full faith in the institutions which gives loan on easy returnable basis. That is why they donot take loan. They only take from sahuks of their area.

#### **(12) Problem in establishing**

They are running their hereditary business so they don't have any problem like establishing it. If they want to renovate it or want to start on a large basis then only they face problem. But to start on a large scale they need more money which they donot have. To start on a large scale they have to face many other problems also which they cannot solve them alone.

**(13) Factors responsible for establishment of enterprise or Motivational factors.**

**Table**

**Motivational Factors**

Motivation by whom	Number of entrepreneurs	Percentage
Husband	61	61%
Parents	09	9%
Unexpected Circumstances	08	8%
Desire to be independent	---	---
Other factors	22	22%
Total	100	100%

Table shows that majority of women were motivated by the family members. It means in rural area also family plays an important role. Main role played by husband only to motivate their wives. Women start working at home to help their husband to overcome their economic problems. In village area I have seen that husbands are very adjusting with their wives as compared to educated husbands of urban area. Out of 100 women 61 were motivated by their husband, 9 by their parents, 8 by unexpected circumstances and 22 by some other factors

like guidance from financial institutions, guidance from Entrepreneurship Development Programmes, help from NGOs (Non Governmental Organisations) etc.

#### **(14) Position of profit and loss.**

In rural area women were unable to analyse their profit and loss basis. They are illiterate so they don't know exactly the percentage of profit and loss. They only know that they are earning something on their own. But in actual case the profit and loss depends on their type of work they are doing. Like if they are making earthen pots they invested 30-40 rupees per week and make products out of it and sell them in the local market in approximately. 50 to 60 rupees. It means they are getting profit of rupees 10-20 rupees per week, but sometimes they are unable to sell their products so they don't get any profit.

#### **(15) Workers employed**

They are doing production on a very small level so they don't need any labour. The business which upper caste women are doing they have employed only 1 or 2 labour. The percentage of workers employed is almost nil.

## **(16) Market of the Products**

**Table**  
**Market of the Product**

Area	Number of Entrepreneurs	Percentage
Local	93	93%
District	07	07%
National	0	0
International	0	0
Total	100	100%

The market for the products are almost local market that is they sell their products in the local market which is usually called Haat a temporary local market. Out of 100 women taken for sample study 93 sells their products in the local Haat and 7 of them sell their products in the cities or districts near by their village. Products like pottery goods, terracotta products, candles, cane products etc. are manufactured in the rural area and brought for sale in the urban area.

## **(17) Percentage of satisfaction**

Majority of rural women are actually not satisfied but when we asked them about their satisfaction they replied in their local language-"Theek hai ab jo bhi hai." They are earning only to manage their two times meal. Majority of them are from agricultural base so their husbands are involved in agricultural field and the women are

earning money which is addition to that so they are little satisfied with their position. They want to do something more but they donot know the way to go and even if they know being illiterate they are helpless.

### **(18) Future planning**

As such they are not educated enough to plan something for future. Even if they planned some thing regarding their production, marketing etc. they do not know how to achieve it.

### **(19) Technology used**

In the rural area all the womens are using old and traditional technology for producing goods. Even many of them are depend on their hand, because they are producing hand made products. So we can say on the basis of our survey that in rural area women are producing hand made goods and goods produced by old and traditional technology.

## 4.7 Concluding Remark

### (a) Findings

We have collected the data with the help of questionnaire and have formulated the tables. These tables helped me in drawing findings. I have tried my level best to achieve the accurate information. From the data/information available we have taken out the correlation between urban area and rural area with the help of Karl Pearson's method. By using these tools our findings are as given below:-

- 1) Regarding the age group of the women entrepreneurs in both the areas (urban and rural) majority of women are from 20 to 50 years of age group. The correlation between rural and urban area regarding age is(.64)
- 2) The women entrepreneurs are generally fairly educated in urban area. Though it is found that the percentage of illiterate women entrepreneur in rural area is very high.
- 3) Distribution of units on the basis of caste and religion indicates that in urban area majority of women entrepreneurs are from Hindu religion and only 10% of the sample are from Muslims and other religion. In rural area women are from all categories of caste. Majority of them are from lower caste group i.e., SC,ST and OBC, only a few are from upper caste group. In rural areas they work

according to their caste. For example Kumhars, work with pottery products only and no other work.

- 4) Majority of women entrepreneurs in rural and urban area are married. The correlation between the women entrepreneurs of both the area is(.1). It means the correlation found regarding marital status of women entrepreneurs is perfect.
- 5) Regarding the type of enterprise which women entrepreneurs have adopted (Production, Service and Others), the correlation between rural and urban area is(.71).
- 6) All women entrepreneurs from rural area are working in proprietorship type of organization. In urban area also majority lies in this category. Only 20% of the sample are in partnership, 19% are in co-operative society and 2% are in private limited companies. Due to the imbalanced data available it is difficult to find out correlation. The most prevalent form of ownership in the units under investigation in both the areas is private proprietorship.
- 7) Majority of units in urban area are registered in District Industries Centre where as in rural areas majority or almost all out of our sample are not registered.
- 8) It is interesting to know that in both rural and urban areas majority of women entrepreneurs were untrained. In urban areas majority of women are sitting at home and their

husbands are doing business or they are doing some small business for which they need no formal training. In rural areas the women are doing their hereditary business so they, are traditionally trained and as such they do not take any formal training.

- 9) In urban areas units relied for finance on various financial institutions like Banks, DIC (District Industries Centre ) U.P.F.C. (Uttar Pradesh Financial Corporation)/M.P.F.C.(Madhya Pradesh Financial Corporation) and also personal money, where as in rural area majority of women utilized their personal money and some of them take money from sahuksars(local money lenders)
- 10) Maximum women entrepreneurs in urban area had invested the capital below 1 lakh, 14 had invested between 1 lakh to 50 lakhs. and only one had invested above. 50 lakhs. In rural area the all women entrepreneurs had invested not more than 5000/-
- 11) Almost all the rural women face difficulties in getting loan, the major reason behind it is their illiteracy, whereas in urban area some had faced difficulties and some said that they have not faced any difficulty because they are educated or they have some source. Quite a large number of women entrepreneurs out of the sample, have not taken loan because they are doing business at very small scale.

- 12) Majority of women from urban area had not faced any problem in establishing an enterprise, because most of the enterprises are registered in DIC (District Industries Centre) for namesake only. Their husbands are doing business so what ever problem arises their husbands face them. In rural area mostly women are doing their traditional work, which has been running from generation to generation, so they donot have much problems.
- 13) Husbands plays an important role in motivating their wives in both the areas. The correlation between rural and urban area on the basis of motivation is(.80).
- 14) In urban area almost half of the women entrepreneurs have not given any information about their profit and loss. Where as in rural area the women were very innocent and illiterate so they donot know exactly what is the profit and loss they are getting. They only know that they are manufacturing goods and out of that they are earning something whether it is the variable cost only they are earning.
- 15) The sample report of workers employed shows that average worker per unit in urban area is approximately 4 to 5 workers, whereas in rural area the women are doing their small scale production so they donot need any labour.
- 16) The market of the product in both the areas is absolutely local, market including some exceptions, in

which some women of urban area sell their product in district and national level. Only one women from urban area out of our sample was found selling her product in the international market (granite slabs)

- 17) Percentage of satisfaction in both the urban and rural women entrepreneur is on 40-40 basis, because almost 40% of women said yes and remaining 40% said no when we asked them about their satisfaction, those who said no they actually have some dreams in their mind, and they want to make them come-true, so they are not satisfied with their present position. Out of the sample 20% women have given neutral answers.
- 18) As per our survey only 49% of women entrepreneurs had some plans for expansion/diversification, whereas 41% had no such plan, remaining 10% were mostly those. who were not involved in direct production but were engaged in trading/ marketing etc. In rural areas if they planned something regarding growth of their enterprise they donot know how to achieve it.
- 19) In the study almost all women are using Indian technology and are using old and traditional technology. Only a few have used modern technology also, for manufacturing their product.

## **B) Remark**

Though this area is rich in natural and mineral resources it is ironical that the area is still backward in industrial growth and the majority of the population is poor. Participation of women in entrepreneurship is insignificant and is only confined to assisting their male counter parts in the fields, dairy farming etc. The only area in which they earn independently is probably the tendu leaves collection and beedi rolling. In cities the educated women have also taken up independently the running of boutiques, beauty parlours (as service industry) and running of handicraft training centres.

Main reason behind the lack of women entrepreneurship are:

- i) Illiteracy
- ii) Very weak economical status.
- iii) Lack of dedicated NGOs (Non-Governmental Organisations) and voluntary organizations specially aiming their activities towards women's upliftment.
- iv) Lack of co-operative societies.
- v) Extreme backwardness and male domination permit ladies to venture out do not provide them enough education and discourage them from doing anything independently.
- vi) Last but not the least government's apathy towards women is also a major contributory cause.

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## **5. CHAPTER :- Sources of Women Entrepreneurial**

### **Motivation**

5.1 Economic Conditon

5.2 Social Status

5.3 Govt. Attitude on Women Entrepreneurship

Kerala, which has the highest literacy rate in India, proves that it has produced more women in economic entrepreneurs. It has created a favorable atmosphere in Kerala for a healthy development of women business enterprises. The number of industrial units run by women entrepreneurs in Kerala was only 73 in 1975-76. It increased to 4190 units in 1993-94 (1). The women entrepreneurs in Kerala are now in the

## **Chapter-5**

### **Sources of Women Entrepreneurial Motivation.**

As our country has a very large population, women also form a large component of the human resources of our country. They are potential contributors towards development and productivity. Their contribution is realized in little amount and only then, when, they have opportunities and also the freedom to use them.

Motivation plays an important role in starting the enterprise. This is the impelling force, which draws a woman out of her house and inspires her to start something on her own.

Education is the most important factor of motivation. It helps improve the quality of workers and their techniques of production, whether in the cultivation of crops, or the production of goods in factories. Hence, education has to be considered as a key factor for developing women entrepreneurs. Education of both the women and their husbands influences the women positively forwards entrepreneurship.

Kerala, which has the highest literacy rate in India, proves that education induces more women to become entrepreneurs. It has created a favourable atmosphere in Kerala for a healthy development of women entrepreneurs. The number of industrial units run by women entrepreneurs in Kerala was only 73 in 1975-76. It increased to 4190 units in 1993-94.(1) The women entrepreneurs in Kerala are now in the

top of all industries right from readymade garments to high-tech computers.

More and more women are going in for higher technical and professional education and their proportion in the labour force has also increased with the spread of education. Women have borne the responsibilities of both the kitchens and modern non- traditional activities.

In our country there are many factors responsible for the motivation of women entrepreneurs. These factors and their weighted score, we can show with the help of the table given below.(2)

### **Motivational factor**

#### **Reasons of Venturing into Entrepreneurship**

	Weighted	Rank
(1) To earn money	23	5 <sup>th</sup>
(2) To give good education to children	9	9 <sup>th</sup>
(3) To secure social prestige	4	11 <sup>th</sup>
(4) To keep busy	57	1 <sup>st</sup>
(5) To provide employment to others	16	6 <sup>th</sup>
(6) To fulfill ambition	45	2 <sup>nd</sup>
(7) Nothing to do	13	7 <sup>th</sup>
(8) Money available in family	3	12 <sup>th</sup>
(9) No educational qualification for job	---	---
(10) To make quick money	5	10 <sup>th</sup>

(11) To pursue own interest	33	3 <sup>rd</sup> (12)
(12) To command own organization	13	7 <sup>th</sup>
(13) Convenient to manage family	12	8 <sup>th</sup>
(14) By accident or circumstances beyond control	25	4 <sup>th</sup>
(15) Any other (Challenges)	16	6 <sup>th</sup>

Table- illustrates the ranked weighted score:

### 5.1 Economic Conditions.

Today we find women in different industries, traditional as well as non-traditional such as engineering, electronics, readymade garments, fabrics, eatables, handicrafts, doll-making, poultry, plastics, soap, ceramics, printing, toy-making, nurseries, crèches, textile designing, dairy, canning, knitting, jewellery design etc.

What motivates women to aspire for carrier in business is an interesting thing to explore and analyze. According to Mc Clelland and Winter-"Motivation is a critical factor that leads one towards entrepreneurship."(3) This is apart the challenge and adventure to do something new. Occupation of father sharpens the vision of the women entrepreneurs positively. Most of the women had taken up entrepreneurship after marriage but wherever they had been employed prior to setting up enterprise they were influenced primarily by previous associations in the same line. Women entrepreneurs from

lower income groups were motivated to start the enterprise to improve their economic status where as entrepreneurs from higher income group were influenced by higher motivational desires.

Women were motivated towards entrepreneurship by their education, occupational and economic status of husband or father. At the same time the entrepreneurial activity of woman is also limited by these factors i.e. the choice of location, line of activity of enterprise, size and type of enterprise, economic status of woman entrepreneur etc. rather than the opportunities available in the environment like raw materials, marketing opportunities or the support facilities of government and financial institutions.

The present scene says different story that several women are willing to become entrepreneurs due to various reasons. These reasons can be broadly classified into two "Pull factors" and "push factors". Pull factors imply the factors, which encourage women to have an independent occupation. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an adventure which is an urge to do something new. Push factors are those which compel women to take up business enterprises to get over financial difficulties and responsibility is thrust on them, due to unfortunate family circumstances. However, the latter category forms only a negligible percentage of the total women entrepreneurs in this country.

## 5.2 Social status

Human motivation depends largely on the need structure of a person. Entrepreneurial motivation is no exception. Moreover, some indigenous and exogenous factors, may also affect the motivation of an entrepreneur.

Family is a social institution. It affects entrepreneurial development. Thus, advice of family is an important factor influencing the idea of starting the enterprise. It is very important aspect because majority of women entrepreneur are motivated by their family members. It is true that internal family motivation is very essential for being successful entrepreneurs. On the other hand there are some external factors also, which motivate the entrepreneurship, that is governmental policies, special schemes to promote women entrepreneurship, special EDPs (Entrepreneurship Development programmes) for women, existence of governmental and non-governmental agencies, etc. In the present days majority of women entrepreneurs have a significant family co-operation and motivation to develop themselves as successful entrepreneurs.

Motivation must be provided by the family members, friends, society etc. Moreover a woman must herself realize the inherent capabilities. In fact every women plays the role of manager in her day-today life, i.e. in the role of a mother or wife,

she plans budgets, organizes, co-ordinates, executes and also attains the objective. When she is already accustomed to this role she must realize that managing an enterprise would be more easy to her than it is for men.

Generally Indian women are very spiritual and religious, perhaps more so than any other woman in the world. If we preserve these beautiful characteristics and at the same time develop the intellects of our women in all fields, an Indian woman of the future will be an ideal woman of the world. If we can really bring about a balanced society with equal opportunities to both men and women, it wouldn't be long to usher our great country into a golden era. Very soon we will find Indian women taking all activities right from perceiving as profitable opportunity till translation of these ideas into materialistic realities by establishing a successful enterprise and further leading to growth and development.

In Bundelkhand region we have society comprising of different classes.(i.e. lower class, lower-middle class, middle-class, upper- middle class and upper class). The society is male dominated. Hence, the entrepreneurship in women is negligible in this region. According to our survey we have found that majority of women entrepreneurs are motivated by their husbands. Women are motivated by their husbands in both ways i.e. positive and negative. In positive way they encourage their wives to do something independently and in the negative sense they

dominate them and due to these domination women gets frustrated and want to be independent. At least 50% women were motivated by their husbands, 12% by their parents, 22% by unexpected circumstances, 8% by desire to be independent and remaining are motivated by some other factors. This motivation of women entrepreneurs by family members and society, we can show with the help of the table given below.

## Table

### Motivation of Women Entrepreneurs

Motivation by whom.	Percentage
1) Husband	50%
2) Parents	12%
3) By unexpected circumstances	22%
4) Desire to be independent	8%
5) Other factors	8%
	-----
Total	100%
	-----

At village level in Bundelkhand region the rural women are motivated by family members, society and also by many governmental and non-governmental schemes.

In this region training programmes must be organized to train her in various fields like Purchasing. Legal requirements, Production plans, Project reports, Investment decisions, Working capital requirements, Inventory control etc.

### **5.3 Govt. Attitude on women Entrepreneurship.**

Today our government is more concerned about the overall economic development of women. An organizational arrangement for giving information, conducting programmes for women welfare by banks and financial institutions at state level could find the way for speedy development in this direction. The New Industrial Policy of the Government of India had laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Financial institutions and nationalized banks also have set up special cells to assist women entrepreneurs.(4) Women therefore now could play a predominant role in the industrial development of the country, provided the benefits of all the policies reach them.

In our country several institutional arrangements have been made to protect and develop women entrepreneurship. The Nationalized banks and State Financial corporations give loans to women entrepreneurs. State Industrial Development Corporations and District Industries Centers also provide loans, and grants to small-scale enterprises owned by women. State level agencies assist women entrepreneurs in their project reports, purchasing machinery and training the staff.

Many schemes introduced by Govt. of India to develop women entrepreneurs are as follows.(5)

1)**NAYE-** National Alliance of Young Entrepreneurs assists women entrepreneurs in managing their enterprises.

**2)Khadi Village Industries and Marketing Schemes.-**

Introduced in 1996 by Government of India It's main objectives are:-

- a) To provide employment opportunities, particularly to those belonging to weaker section.
- b) To enable an individual to start village industries like manufacturing of gold and silver jewellery, food processing, fruit and vegetable preservation, making of handmade paper goods, leather products, soap and candles, to start iron smithy and carpentry works, village handicrafts, set up service industry like diesel engine, pump and cycle repair shops, plumbing and many more.

**3)Mahila Udyam Nidhi (MUN)**

Introduced in 1990 by SIDBI(Small Industrial Development Bank of India). It's main objective are:-

- c) To make up for the short fall in investment of the women entrepreneurs. For this purpose equity type (cash) assistance is given.

d) To help women entrepreneurs set up small industrial units.

**4) Mahila Vikas Nidhi (MVN)**

Introduced in 1990 by SIDBI. It's main objective is to bring about economic empowerment of women especially rural poor, by providing them avenues for training and employment opportunities by facilitating creation of infrastructure and training facilities for the purpose

**5) Rashtriya Mahila Kosh**

Introduced in 1993 by government of India. It's objective are:-

a) To make credit available at concessional rate of interest through voluntary organizations to women Below Poverty Line.(BPL-i.e., whose annual income is less than Rs 11,500 in urban areas & Rs. 11,000 in rural areas) at their doorstep and on clear and simple terms.

b) To provide a package of social development services along with finance for empowerment of women.

c) To enable women to take up income generating activities/create asset that will yield income/buy back property, continue the present job/meet other contingencies.

#### **6) Special Assistance To Women Entrepreneurs For Self Employment.**

Introduced in 1998 by Department of Industries  
Government of National Capital Territory of Delhi,

It's objectives are:-

- a. To provide opportunities to needy women, particularly those who are at home, to start an enterprise.
- b. To enable poor women to become self- reliant and in turn work as catalysts for all round progress of the community.
- c. To provide financial assistance to women to set up a small income generating activity to supplement their family income and thereby give them self confidence

#### **7) Special Awards For Women Entrepreneurs And Incentives To Participate In Trade Fairs.**

The objectives of this scheme are

- a. To encourage participation of women entrepreneurs in industrial activities.
- b. To encourage women entrepreneurs to participate in the Trade Fairs held within the country and abroad.

#### **8) Stree Shakti Package**

Introduced in 1980. by State Bank of India, with the objectives

- a) To provide finance to women entrepreneurs to set up

enterprises.

b) To provide incentives by way of concessions in margins and interest rate.

**9) Trade Related Entrepreneurship Assistance And Development Scheme For Women (TREAD)**

Introduced in 1996-97 by Department of Small Scale Industry and Agro & Rural Industries, Ministry of Industry, Government of India with the support of United Nations (UN) system.

**Objectives are:**

- 1) To economically empower poor women from both rural and urban areas.
- 2) To provide financial assistance to eligible women through NGOs ( Non Government Organisation ) who can open up opportunities for poor women to set up gainful enterprises.

There are many other schemes also to develop women entrepreneurs. But majority of women are not aware of these schemes.

Our Government has developed many training and research institutes like National Institutes of Entrepreneurship and small Business Development (NIESBUD) at New Delhi, (an apex organization for coordination and research policy formulation), Entrepreneurship Development Institute of India at Ahmedabad, set up by Development Bank of India, Uttar Pradesh Institute of

Entrepreneurship Development Set up by Uttar Pradesh Government at Lucknow; State Bank of India has a training wing for Entrepreneurship Development.

Indian Universities have offered small business management courses through Management Institutes.

For the first time in India a 'National Workshop on women in Management' was organized on 16<sup>th</sup> January, 1988 at New Delhi, headed by Dr. Reena Ramchandran ( winner of the title ' Best Woman Executive' in 1986 by the Institute for Marketing and Management).<sup>(6)</sup>

In the 40<sup>th</sup> Small Scale Industry board meeting in New Delhi, the board has decided that woman entrepreneurs should have a separate identity, so that they can avail of complete protection from Government, financial institutions and agencies.<sup>(7)</sup>

Again there are some schemes introduced to develop the women entrepreneurs by IDBI, Entrepreneurship Development Institute of India, Technical Consultancy Organization.

In Bundelkhand Region Prime Minister Rajgar yojna (PMRY) is doing well. Two years back government had increased the age limit for women. Those upto the age of 45 years can now have the benefits available for them under this scheme.

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## **6. CHAPTER :- Women Entrepreneurial Development Programme**

6.1 Introduction

6.2 Objectives of the Programme

6.3 Evolution of Women Entrepreneur  
Development Programme

6.4 Women Entrepreneurship

6.5 Institutional Infrastructure

## **Chapter –6**

### **Women Entrepreneurial Development Programme**

#### **6.1 Introduction**

The proportion of educated and skilled women in total unemployment is increasing. Hence, expanding employment opportunities, both to provide income and to harness the growth potential of educated unemployed women, is very important

While developing countries have been deeply interested in the development of small enterprises during the past twenty years, issues and questions relating to the promotion of women entrepreneurs engaged in micro and small enterprises are being raised much much recently.

In order to accelerate formation of indigenous women's enterprises, imaginative development programmes and policies backed by sound institutional support are, therefore, needed.

A package of assistance covering product selection, motivation, competency development, market information, project formulation and training in management is required to accelerate formation of such indigenous enterprises. These packages or these programmes are known as Women Entrepreneurial Development Programmes.(1)

The success of a programme for promotion of women entrepreneurs depends, to a large extent, on the solid foundations that are laid through preparation of realistic and bold action programmes and on providing necessary organizational framework.

Women Entrepreneurial Development (WED) activities in India aimed at training first generation women entrepreneurs largely of non-traditional origin. The success of these Women Entrepreneurial Development Programmes (WEDP) encouraged the exploration of new sources of entrepreneurship amongst women, specifically in rural women groups.

**The basic features of the Women Entrepreneurial Development Programmes are**

1. Identifying and carefully selecting, potential women entrepreneurs.
2. Developing their entrepreneurial competencies
3. Ensuring that the entrepreneur is linked with a viable project.
4. Equipping the trainees with basic managerial skills.
5. Helping them to secure necessary financial, infrastructure and related assistance so that a viable industrial venture is established within the shortest possible time.

6. Training cost is highly subsidized and only a token fee is charged. A deposit is however, taken to ensure commitment of the participants.

Success is found in undertaking each of the above in an integrated and coherent manner, backed by requisite training expertise, organizational arrangements and financial support to the entrepreneurs.(2)

## 6.2 Objectives of the Programme

The objectives of these entrepreneurship development programmes undertaken by the various institutions/organizations are more or less the same. They are summed up below.

- (1) To let the entrepreneur set or reset the objectives of his business and work individually and along with his group for the realization of them.
- (2) To prepare an entrepreneur for accepting totally unforeseen risks of business for a long time after training.  
To enable the entrepreneur to take strategic decisions
- (3) To enable the entrepreneur to build an integrated team equal to the demands of tomorrow.
- (4) To develop a broad vision to see the business as a whole and to integrate his function with it.
- (5) To enable the entrepreneur to cope up with and coordinate the different types of paper work, most of which is strategically obligatory.
- (6) To make the entrepreneurs subscribe to industrial democracy and.
- (7) To strengthen his passion for integrity honesty and compliance with the law which is the key to success in the long run.

Entrepreneurship Development Programmes have a great scope in increasing the supply of new entrepreneurs to accelerate the process of industrialization. Training makes a lot of difference in the performance of the entrepreneurs.(3)

### **6.3 Evolution of women Entrepreneur Development Programme**

In most developing countries women are still struggling against many obstacles built in their social status. On the other hand, the proportion of educated and skilled women in total unemployment is increasing.

These conditions are changing due to changing economic norms, modernization and technology upgradation, development of trade and commerce and spread of education and fast communication in the world.

Systematic efforts to develop non- traditional women entrepreneurs had been initiated in India in the late seventies, to train and develop a distinct class of women entrepreneurs, who can establish sizeable industrial units where growth and employment generation are imminent and women take full responsibilities to establish and manage the same. This was achieved in big cities and towns within a short span while in rural areas, the developmental efforts were still welfare oriented. Recently the special efforts for self- employment entrepreneurship development are observed in rural areas and agencies

working in these rural set-ups are being sensitized towards Women Entrepreneurship Development (WED).

The agencies involved in developing women of lower strata of the society for income generating activities generally concentrate on traditional products like food and garments. This creates unhealthy competition in the long run, because of large number of women being in the same business.

Women Entrepreneurship Development Programmes must cover all aspects not only for establishment and running of enterprise, but also for development of their entrepreneurial and managerial competencies. The initial work in any WEDP of guiding them towards appropriate and non-traditional activity is equally important.

At present in our country almost all states are involved in Women Entrepreneurship Development Programmes and Self-employment development programmes. Supporting facilities like infrastructure and finance are quite favourable. There are number of schemes offered to women for finance, infrastructure and training. Here again, it has been strongly felt that women's training package can be handled by skilled trainers only, but this kind of expertise is not available with most of the organizations. About 140 trainers trained by International Center for Entrepreneurship and Career Development (ICECD) in the last four years are implementing systematic programmes and contributing meaningfully.(4)

## **6.4 Women Entrepreneurship Organisation**

In India, the role of organizations belonging to trade, professionals and industries had been largely confined in making representation in the decision-making machineries of the central and state Governments. With a growth of entrepreneurial wave in the country a few organizations of women entrepreneurs have extended a helping hand and creating a congenial environment for broadening the base for wide spread entrepreneurship in rural and urban areas. Following are some national level organizations of women entrepreneurs:-

### **(1) National Level Standing Committee on Women Entrepreneurs(5)**

A National Standing Committee on Women Entrepreneurs was constituted under the Chairmanship of the Minister of State for Sports, Youth Affairs, Women and Child Welfare to look into the problems of women entrepreneurs and evolve policies for promotion of entrepreneurship among women in the country. The Committee is represented by all agencies connected with the Entrepreneurship Development, Women Entrepreneurs and Officials.

The Committee has evolved certain policies for the promotion of entrepreneurship amongst women. The Committee

has also recommended a definition of women entrepreneurs which has been subsequently adopted by "Small Scale Industries Board". A model syllabus has been developed for conducting exclusive programmes for women under different categories including tiny units.

## **(2) Small Industries Development Organization (SIDO)**

The office of the Development commissioner (Small Scale Industries ) headed by the "Development Commissioner" (SSI) and ex-officio Additional Secretary, is an attached office of the Ministry of Industry. Office of the DC(SSI) Commonly called SIDO provides the services through a network of Small Industries Service Institutes, Branch Institutes, Extension Centres and Regional Testing Centres, Product- Cum –Process Development Centres, Central Footwear Training Centres, Production Centres and Field Testing Stations in areas of concentration of specific types of industries.

SIDO is thus an apex body organizing the implementation of government policies regarding small enterprises and also the policies regarding development of women entrepreneurs(6)

### **(3) District Industries Centres (DIC)**

The District Industries Centers Programme was started on 1st May, 1978 as a centrally sponsored scheme to assist tiny, cottage and village sector industries in the country and to generate larger employment opportunities in the rural and backward areas. DIC Programme continues to be a centrally sponsored scheme during the seventh plan period and Government of India would share its expenditure with the state Governments on 50:50 basis.

The DIC programme was aimed at providing all the services and support required by village and small entrepreneurs under a single roof.

Assistance to women entrepreneurs given under the "District Rural Development Agency"(DRDA), "Self Employment for Educated Unemployed Youth"(SEEVY) and "Mahila Gramodyog Schemes," are monitored by the DIC.

### **(4) Entrepreneurship Development Institute(EDI)**

The Entrepreneurship Development Institute of India(EDI) is the first of its kind in Asia and was set up in May, 1983 at Ahmedabad by All India Financial Institution, Industrial Development BANK of India (IDBI), Industrial Credit and

Investment Corporation of India (ICICI), Industrial Finance Corporation of India (IFCI) and the State Bank of India.

The institute conducts result-oriented Entrepreneur Development programmes, in a systematic and methodical manner, adjusting the same to suit the intellectual level and socio-economic background of target group. Women are treated as a special target group for entrepreneurial by EDI.

#### **(5) National Alliance of Young Entrepreneurs (NAYE)**

It is a national organization of young entrepreneurs of the country. Apart from looking into the interest of young entrepreneurs, the organization takes special care of the interests of women entrepreneurs.

Some of the major achievements of NAYE are as follows.

- (1) Establishing its credibility in both governmental and non-Governmental circles as a highly professional, competent, effective and efficient non-government organization representing small and medium enterprises.
- (2) Establishing its effective presence in the area of international cooperation in small and medium enterprise sector.
- (3) Creating and nurturing a new class of women entrepreneurs and enabling them to acquire their rightful place in the Indian economy.

**(6) National Institute for Entrepreneurship and Small Business Development (NIESBUD)**

It was established in the year 1983. The institute organizes training programmes for different categories like, Trainers Training Programmes, Small Business Promoters Programme, Top Executive Orientation Programmes or General EDP's for women etc. The institute also prepares training aids and materials conducts research projects and publishes newsletters. The NIESBUD has a special cell to meet the requirements of women entrepreneurs.

**(7) Association of Women Entrepreneurs of Karnataka (AWAKE)**

It is today one of India's premier institutions totally devoted to entrepreneurship established in 1983. AWAKE'S success has been recognized worldwide. It is a registered society exempted from Income Tax under section 80G of the Income Tax Act of India. It has approximately 45 members representing different industries. They range from food products and garments to light industrial machinery.

It's major functions are as follows:-

- b. Business Counselling
- c. Training

- d. Resource and Research Centre
- e. Awake Marketing Service (AMS)
- f. Rural Entrepreneurship Programmes.

### **(8) ALEAP**

Another emerging association is the Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP). It conducts awareness programmes and entrepreneurship development programmes for various segments. As a result of its efforts, many outlets have been developed and managed by women entrepreneurs.

In order to augment marketing efforts of ALEAP, approximately 20,000 square feet of commercial complex of HUDA have been provided for marketing products of its members.

### **(9) Indian Council of Women Entrepreneurs**

It is engaged in the holistic approach of entrepreneurship movement. It is also rendering valuable services for the advancement of women entrepreneurship in the country.

### **(10) Self Employed Women's Association (SEWA)**

#### **Objectives**

- (1) To ensure that chikan crafts women get sufficient work at fair wages without exploitation by middlemen
- (2) To identify and develop promising new markets for chikan products.
- (3) To organise chikan workers by developing their confidence, leadership potential and sense of security.
- (4) To train members in purchase, production, management, marketing and accounting.
- (5) To upgrade the skills of artisans through training programmes which improve the quality and range of their work.
- (6) To revive and revitalize the traditional craft and take it to its original level of refinement .
- (7) To provide a strong platform from which artisans can bargain for higher wages from traders and middlemen.

(8)To ensure social benefits like educational and health facilities for members and their children.

SEWA'S future aspirations are the need to be fully self-reliant. To accomplish this objective, SEWA has entered the export field since there is a huge demand for hand embroidered products in the west.

The relative benefits that are available to women Entrepreneurs compared to men entrepreneurs are listed below

<u>S.N</u>	<u>Nature of Assistance</u>	<u>Availability to Entrepreneurs</u>	
		Men	Women
1.	State Subsidy on investment in Plant & machinery in specified backward Areas and for specified industries.	Available	Available
2.	Sales Tax waiver, Generator, Subsidy, and power tariff concession for specified periods and locations.	Available	Available
3.	Self Employment loan for educated unemployed youth.	Available	Available on priority
4.	Entrepreneurial development training programmes through various Institutes	Available	Available on priority
5.	Term loan with entrepreneurs contribution limited to 15% as against normal.	Not	Available
	minimum contribution of 25% from entrepreneur.	Available	

6.	Special rate of interest on loans upto Rs. 10 lakhs limit	Not Available	Available
7.	Marketing assistance	Available	Available on priority
8.	Industrial sheds in Government estate	Available	Available on priority
9.	Scarce raw material imports and other licences.	Available	Available on priority

Source : This table is taken from the book women Entrepreneurs-by D.Lalitha Rani-Pg- 35

## **6.5 Institutional Infrastructure**

Institutional Infrastructure of Women Entrepreneurial Development Programme are:-

### **(1) Environmental Analysis and Self-awareness for Entrepreneurial Competencies:**

Potential entrepreneurs, before they initiate and launch their enterprises, should thoroughly understand the environment under which they will work. At the same time, self-awareness for entrepreneurial competencies to really know the strengths and weaknesses of oneself, is also a must. This is required because after knowing one's existing levels of competency and the environment, one can plan achieving one's goal.

### **(2) Business Opportunity Guidance:**

An entrepreneur is an opportunity seeker, the very first decision that she has to take is to select right business opportunity. The resources and opportunities do exist in any environment, but entrepreneurs should be made sensitive to it and should be helped to identify and select the viable business opportunity. Besides economic insight for sensing opportunities, prospective women entrepreneurs are helped in developing capabilities of selecting suitable

project, conceiving and formulating it according to their own capabilities and assess its viability. These inputs will thus enable entrepreneurs to develop the skill to identify, assess and select the right business opportunity.

### **(3)Preliminary Business Plans or Market Survey:**

Before launching a new venture, entrepreneurs need to study the feasibility of the new product by conducting a market survey. Instead of directly working on the business plan, market survey will help women entrepreneurs to assess the potentiality of the products life on their own and prepare their preliminary business plans.

### **(4)Achievement Motivation Training(AMT)**

Potential women entrepreneurs need motivation to sustain their commitment during implementation and operation of their unit.

The AMT inputs will help women entrepreneurs in conceptualizing, analyzing and clarifying their new identity as entrepreneurs.

### **(5)Final Competency Development-**

The preparations of final business plan will help entrepreneurs to formulate their project feasibility, estimate exact financial commitments and identify their potential market.

### **(6)Skill –Competency Development:**

In small enterprises the entrepreneurs is the main person. Therefore, developing the individual competencies to run the business in the potential entrepreneurs is of paramount importance and increases the chances of success. The inputs will help women entrepreneurs to understand the importance and relevance of these competencies and to develop the same through the training.

### **(7)Technical Orientation and Training:**

Entrepreneurs have to monitor and control the production and therefore need technical orientation. Also, being the owner she has to apply technology in her entrepreneurial career. At the same time, exposure to technology will help in removing the fear of technology found especially amongst women. These will include

- (a) Factory visits to industrial area
- (b) Discussions with successful men and women entrepreneurs,
- (c) In-plant assignment in SSI unit and
- (d) Production process and quality control.

### **(8)Pre-Break-Even Management-**

Small entrepreneurs have to manage their unit for reaching break-even point very carefully. Therefore, they need the skills and knowledge about how to manage the initial teething troubles. These inputs will help women entrepreneurs to understand the principles of management and to develop the managerial capabilities to successfully run their unit.

### **(9)Field Visits and Assignments:**

In order to give opportunity to women entrepreneurs to experience the knowledge acquired in the classroom and to develop the competencies required various field visits and assignments are designed during the programme. The entrepreneurs will be required to work on their own and will be exposed to real life situations and existing environment through visits. These include:

a)-Field visits to know the existing environment	Institutional visit and meeting with traders, consumer, associations
b)-Opportunity identification	Visit to market, traders, existing entrepreneurs, purchase officers, industrial units.
c)-Preliminary business plan & final business plan	Institutions visit to banks, financial institutions, advisors machinery and raw material suppliers, infrastructure corporations.
d) Management	In plant assignment in industrial unit to study their operation operations&problem & meeting entrepreneurs.

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## 7. CHAPTER :- Conclusion & Suggestions.

The study has been conducted to know the profile of women entrepreneurs in the area under study with reference to some selected districts of Madhya Pradesh. The main objective of the study has been to understand the present position of women entrepreneurs in the area under study. The attempt has been made to collect, collate, information, evaluate and analyse women entrepreneurs of the area with reference to its functions, their role in the development of their society, challenges before them and problems faced by them.

During the course of investigation with a view to achieve realistic data in the field, a combination of direct approach comprising of interviews and questionnaire methods and observation techniques were used.

The study has revealed that women entrepreneurs are playing a significant role in the development of their society. They are facing many challenges and problems in their growth.

## Chapter-7

### Conclusions and Suggestions

From the information, datas collected and analysed during the course of my present research paper, it is evident that women entrepreneurship in the area leaves much to be desired. The area lags behind other districts of its parent states themselves and if viewed on a national scale the area is far-far behind. Much will have to be and can be done, to improve this state of affairs to bring more prosperity to the women folk of the region in particular and the society in general. The prime reasons for the poor state of women entrepreneurship in the area and some suggestions to improve the situation follow.

The present study has been conducted to know the profile of women entrepreneurs with reference to some selected districts of Bundelkhand region of Uttar Pradesh and Madhya Pradesh. The main objectives of the study have been to understand the present position of women entrepreneurs in the area under study. The attempt has been made to gather information, evaluate and analyse women entrepreneurship of the area with reference to its functions, their role in economic growth of their society, challenges before them and problems hindering their growth.

During the course of investigation with a view to achieve realistic datas in the field, a combination of direct approach comprising of interviews and questionnaire methods and observation techniques were

used. The system of random sampling was adopted. To make the study broad based to the extent practicable, 100 subjects each in rural and urban areas were examined. The techniques of data collection (direct personal investigation) where so ever available as well as the informations derived through personal observations, interviews and questionnaires have all been utilised for the statistical analysis. The take out the correlation between both the datas (urban and rural) Karl Pearson's method was used.

The study of the history of Bundelkhand region reveals that the women folk of the region have always been very hard working, and that the women entrepreneurship had always been there, since they were producing/manufacturing house hold goods using home appliances or had been contributing in the farm produce working along with the male members of the family. But unfortunately it was not being recognised as women entrepreneurship as such.

The landscape in Bundelkhand area comprises mainly of rugged undulating terrain with low rocky outcrops and narrow valleys. Little plain area are suitable for crops too. It has an average rainfall of about 100 cms. and has extreme temperatures during summers and winters. Crops in this region mainly depend on natural rainfall, since the canal network is extremely poor and it is not possible to dig borewells easily because of the rocky terrain. Economically the entire area is very backward, and the fact that thousands of men and women migrate to adjoining states during the crop season to earn livelihood is an ample proof of this. However the area is very rich in mineral wealth

and high quality granite, sandstone, shales and lime stone is found in abundance. Its forests also are full of economically valuable trees like teak, dhak, silk, cotton, selai, acacia, kheir and many medicinal plants. Industrial activities in this area are mainly of very low profile.

Economic conditions and their social status play a very important role in motivating the women for entrepreneurship. Our study has brought out that this being an area where majority of women are uneducated, their husbands have been the main source of motivation to women entrepreneurs. Motivation due to unexpected circumstances, by the parents and the desire to be independent are also other motivating factors.

After the independence, the Government has been serious and sincere in trying to improve the social and economic conditions of women in the county. Number of central schemes for Women Entrepreneurial Development Programmes have been introduced and the states have also come out with similar schemes suitable for their provinces, for this purpose. Our study has shown that awareness of schemes and benefits available for women entrepreneurs are little known to existing or prospective women entrepreneurs of the area and they have not contributed much to develop women entrepreneurship of the region.

The primary reason which is observed is the backwardness of this region on many fronts. It lags behind in basic education, infrastructure facilities, employment opportunities etc. It suffers from perpetual power shortage and very little state or central funds are

allocated for the development of this region. The larger part of land is barren and monsoon is uncertain.

The traditional and conservative society is another reason why women hesitate to step out of their houses. In a traditional society girls are discouraged from being too out going from the very childhood. depriving them of entrepreneurship ability and lack of proper education aggravates this situation further. The boys are always given preference over girls even if it's the matter of going to school. So a girl who grows up in an environment of neglect and being treated as the second best, finds it very difficult to succeed out side the confining boundaries of her home. The male ego further ensures that a female never gets precedence over them or beat's them by being more successful in business so they further raise obstacles at every step.

The women entrepreneurs faces many problems in this region like too much household responsibilities, male domination, lack of education, need for achievement and economic independence is absent, no risk bearing capacity, lack of information and experience, low mobility, family ties, intense competition etc.

The units that are registered in the DIC (District Industries Centre) office, some of them are for namesake only, as their real managers are the male members of the woman's family. There are many factors responsible for this state of affairs.

There are many schemes introduced by centre or state government for the development of the area and women entrepreneurs. But the high illiteracy levels make it sure that majority of the women remain unaware of these development at schemes and women empowerment.

Social prejudice is also an important reason where majority of the people of this region believe that women are not able to manage business and it is not their job even. These socio-economic factors are important in the process of development of women entrepreneurship and sometimes even discourage women entrepreneurship.

However every dark cloud has a silver lining. All is not lost for the woman entrepreneur. I have observed that most of the women living in villages in this region are very good at the local arts and crafts which is making pottery, cane and jute products, ceramic work etc. With some encouragement from local administration and financial aid from the government agencies these women can be encouraged to form small self- help groups and start cottage industries. If the individual woman is weak there would no doubt be strength in unity.

## Suggestions

The government has to play a more active role in this matter of drawing these women out of the confines of their homes. The government can start more Entrepreneurship Development Programmes for women and mobile training centres can be opened to train the women to use the natural resource available in plenty in this region like making papads, pickles, stonework, pottery, terracotta, cane products etc.

NGOs( Non Governmental Organisations) can also come forward for the help of these women because the women are more enterprising and active compared to the males, who are lethargic by nature. With a little help and encouragement women can do better ensuring their self- sustenance and pulling this backward region on the path of development.

Lack of awareness towards various schemes and facilities provided by the government is also an obstacle in the path of success. The women should be made aware of these training programmes and financial schemes and authorities should ensure that loans sanctioned under these schemes are utilised properly and go into the right hands.

Polytechnics/IITS for girls and degree colleges for women would go a long way in spreading literacy, awareness and expertise amongst the female population since many girls are not allowed to attend colleges simply because they are co-educational.

For example the government polytechnics exclusively for girls opened by the Uttar Pradesh Government in the recent past at Jhansi, can be of great help in producing women entrepreneurs in this region provided that the Government and Non-Government Organisations specially target the girls successfully completing their courses and help them establish and run their own small scale industry gainfully utilizing the technical expertise that they have acquired through the institution

The local administrations can organise rural entrepreneurship special guidance camps for women in all the villages of this region and the social workers can encourage the women to attend these camps.

"Taragram" (an NGO working in this region) is a very good example of how a little bit of help in organization from the Government and some self-help can work wonders. Most of the items produced under this scheme are made by women even though the marketing is in the hands of males.

It is here suggested that banks or other financial institutions which want to help the potential women entrepreneurs should publish their pamphlets and some other printed materials in simple and preferably in local or easy language. The scheme like "Mahila Udhya Nidhi" and some other schemes are not much known to women of Bundelkhand region. Therefore it is suggested that this must be properly published and publicized.

The procedure should be simple and speedy because it is difficult for women to give long time in the banks or other financial institutions. There should be a lady officer where the procedure is complex and demands so many things and she should help the women less educated in filling up all the forms and provide proper guidance.

Like U.P.F.C., M.P.F.C. and DIC there should be one Women Finance Corporation which will give loan only to women.

Marketing of the products is another problem faced by women entrepreneurs. At this juncture, where majority of women are managing small units, if no help is coming from the Government side, owing to the tight competition of mass produced goods, the products of women entrepreneurs are unable to with stand the stiff competition. Since the buyers are quality conscious, they go for brand name and so it is better the producers sell an item under one brand. Also the government can come foreward to the aid of women entrepreneurs in finding market for their products.

For example success story of Mahila Gramodyog Sansthan marketing Lizzat papad is a good example.

The parents must be made aware that they should motivate their daughters to come foreward as entrepreneurs first of all they have to give an opportunity to girls for taking advantage of all the available educational facilities.

Political leaders can also play an important role in helping women entrepreneurs. They can act as a powerful force in shaping the government policies so as to make the aim of the women entrepreneurs

less difficult, and by awarding rewards and honours to the successful women, motivating many more to accept this challenging and demanding way of life.

If proper guidance is given to women they can to better than male members or they can challenge the male members.

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